RESEARCH HIGHLIGHT

December 2004

Socio-economic Series 04-042

2001 CENSUS HOUSING SERIES ISSUE 7: IMMIGRANT HOUSEHOLDS

INTRODUCTION

This seventh Highlight of CMHC's 2001 Census Housing Series examines the housing conditions of immigrant households in Canada. While immigration levels have fluctuated across time, over 2.2 million people immigrated to Canada between 1991 and 2001 (see Figure 1). This is the greatest number of immigrants in any decade in Canada's history, and immigrants account for an increasing share of the population. In 2001, 5,437,600 people identified as immigrants, comprising 18.4% of the population, compared to 17.4% in 1996 and 16.1% in 1991.[1] This Highlight explores changes in the housing conditions of immigrant households between 1996 and 2001.

Figure 1: Annual Immigration to Canada, 1861-2001

Source: Citizenship and Immigration Canada, Facts and Figures 2002

The analysis below characterizes Canadian households into three exclusive categories based on the immigration status of their primary maintainers[2] : non-immigrants, immigrants, and non-permanent residents.[3] Immigrant households can be further categorized by the time period when the primary maintainer became a landed immigrant:

- between 1996 and 2000 ("recent immigrants"),
- between 1991 and 1995,
- between 1986 and 1990,
- between 1976 and 1985, and
- pre-1976.

FINDINGS

There were almost 2.5 million immigrant households in 2001, accounting for over one-fifth of all households in Canada (see Table 1). The 276,000 recent immigrant households comprised 2.4% of Canadian households and 11.1% of immigrant households. As non-permanent residents accounted for less than 1% of households in any province, territory, or CMA, they are not discussed any further in this Highlight.

1 Source: CMHC, adapted from Statistics Canada (Census of Canada). In this Highlight, "immigrant households" refers to households whose primary maintainers have been granted the right to live in Canada permanently by immigration authorities.

2 The primary household maintainer is the first person identified by Census respondents as being responsible for household payments. This will normally be the person who contributes the greatest amount toward the payments for shelter expenses.

3 Non-permanent residents are people from another country in Canada claiming refugee status or holding student authorization (student visas or student permits), employment authorizations (or work permits), or Minister's permits (including extensions).

Canada

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HOME TO CANADIANS

Table 1: Households by Period of Immigration - Canada 2001

	Number of Households	Share of National Total (%)
All Households	11,563,000	100.0
Non-Immigrants	9,011,000	77.9
Non-permanent residents	64,700	0.6
Immigrants	2,487,200	21.5
pre-1976	1,276,700	11.0
1976 – 1985	381,500	3.3
1986 – 1990	260,300	2.3
1991 – 1995	292,800	2.5
1996 – 2001 (recent)	276,000	2.4

Numbers have been rounded to the nearest hundred.
Numbers may not add due to rounding.
Source: CMHC (census-based housing indicators and data)

The majority of immigrants live in large cities

In 2001, 86.1% of immigrant households lived in one of Canada's 27 Census Metropolitan Areas (CMAs)[4], compared to 58.0% of non-immigrant households (see Table 2). An even greater percentage of recent immigrant households (94.9%) resided in CMAs.

In fact, the majority of immigrant households lived in Canada's three largest CMAs. While Toronto, Vancouver, and Montreal contained one-third of all Canadian households in 2001, they were home to 59.3% of immigrant households and 73.3% of recent immigrant households. Immigrant households accounted for over half (53.3%) of all households in Toronto, 40.6% in Vancouver, and 21.2% in Montreal.

However, immigrant households are even more prevalent in certain Census Subdivisions[5] (CSDs) within CMAs. Immigrant households accounted for over 60% of all households in Markham and Vaughn (within Toronto), and a slightly smaller share in Richmond (within Vancouver). More significantly, over 10% of all households in Richmond were recent immigrants, the highest proportion in the country.[6] Immigrants were far less prevalent outside of CMAs, accounting for 8.4% of all households. Recent immigrants made up only 0.3% of all households.

Table 2: Proportion of Households Living in CMA's 2001

	Canada		All CMA		Toronto CMA		Vancouver CMA		Montreal CMA	
	#	% of Nat'l Total	#	% of Nat'l Total	#	% of Nat'l Total	#	% of Nat'l Total	#	% of Nat'l Total
All Households	11,563,000	100.0	7,425,900	64.2	1,634,800	14.1	758,700	6.6	1,417,400	12.3
Non-Immigrants	9,011,000	100.0	5,226,300	58.0	751,400	8.3	441,100	4.9	1,101,700	12.2
Non-permanent residents	64,700	100.0	58,800	90.9	17,100	26.4	9,900	15.2	14,600	22.5
Immigrants	2,487,200	100.0	2,140.700	86.1	866,300	34.8	307,800	12.4	301,100	12.1
pre-1976	1,276,700	100.0	1,023,100	80.1	380,500	29.8	127,500	10.0	137,000	10.7
1976 – 1985	381,500	100.0	337,400	88.4	131,900	34.6	48,300	12.7	52,20	13.7
1986 – 1990	260,300	100.0	241,700	92.9	112,900	43.4	34,200	13.1	34,000	13.1
1991 – 1995	292,800	100.0	276,700	94.5	125,900	43.0	50,200	17.2	38,400	13.1
1996 – 2001 (recent)	276,000	100.0	261,900	94.9	115,100	41.7	47,600	17.3	39,500	14.3

Numbers have been rounded to the nearest hundred
Numbers may not add due to rounding
Source: CMHC (Census-based housing indicators and data)

4 Census Metropolitan Areas (CMAs) consist of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. Census Agglomerations (CAs) consist of one or more adjacent municipalities situated around a major urban core with a population of at least 10,000.

5 A Census Subdivision (CSD) is a municipality as defined by each province and territory, or an area deemed by Statistics Canada to be the equivalent of a municipality. For further details on CSDs, see Statistics Canada 2001 Census Dictionary - Geographic Unit: Census Subdivision, Cat. no. 92-378-XIE01000, p. 240.

6 Neighbourhood level analysis of immigrant housing conditions is available in a report by Statistics Canada and CMHC, Trends and Conditions in Census Metropolitan Areas, Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001", Cat. no. 89-613-MIE, No.005 (Ottawa: Statistics Canada, 2005).

Table 3: Ownership Rate – Canada, 2001

	All Households (%)	CMA Households (%)	Non-CMA Households (%)
All Households	65.8	61.5	73.5
Non-Immigrants	66.1	61.2	72.9
Non-permanent residents	17.7	15.6	38.9
Immigrants	66.0	63.7	80.2
pre-1976	78.9	77.6	83.9
1976 – 1985	66.9	65.6	76.9
1986 – 1990	57.1	56.0	70.8
1991 – 1995	49.8	48.8	66.1
1996 – 2001 (recent)	30.4	29.2	52.2

Source: CMHC (census-based housing indicators and data)

Relatively few recent immigrants own their homes

Just under one-third of recent immigrant households owned their homes in 2001, compared to almost two-thirds of non-immigrant households (see Table 3). This difference can be partially attributed to the fact that integrating into local job and housing markets takes time for many immigrants.[7]

However, while recent immigrant households reported, on average, lower ownership rates relative to non-immigrant households, the ownership rates of immigrants and non-immigrants become increasingly similar the longer that the immigrant household has lived in Canada.[8] The ownership rate among immigrant households whose maintainers had lived in Canada for 20 to 25 years was marginally higher than that of non-immigrant households, and the rate among immigrant households whose maintainers had lived in Canada for 25 years or more was significantly higher.[9]

Table 4: Household and Dwelling Size – Canada, 2001

	Average Household size	Average number of rooms	Average number of bedrooms
All Households	2.6	6.3	2.7
Non-Immigrants	2.5	6.3	2.7
Non-permanent residents	2.5	4.5	1.8
Immigrants	2.9	6.1	2.7
pre-1976	2.5	6.6	2.8
1976 – 1985	3.2	6.2	2.8
1986 – 1990	3.4	5.8	2.6
1991 – 1995	3.4	5.4	2.5
1996 – 2001 (recent)	3.2	4.7	2.0

Source: CMHC (census-based housing indicators and data)

Recent immigrant households have more people in smaller homes than non-immigrants

On average, recent immigrant households were comprised of 3.2 people in 2001, compared to 2.5 people in non-immigrant households (see Table 4). Yet recent immigrant households lived in homes with fewer rooms and bedrooms. This would imply that recent immigrant households are more likely than non-immigrant households to live in crowded dwellings, one of the housing conditions examined below.

Assessing Housing Conditions

In this Highlight, the term "acceptable housing" refers to housing that is in adequate physical condition, of suitable size, and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.[10]
- **Affordable** dwellings cost less than 30% of before-tax household income.[11]

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7 See Statistics Canada, Longitudinal Study of Immigrants to Canada: Process, progress and prospects, Cat. no. 89-611-XIE (Ottawa: Statistics Canada, 2003), pp. 18, 27-28.

8 Note that the improvement in ownership rates based on period of immigration reflects a cross-section of immigrant households at the time of the census, not a longitudinal study tracking changes in ownership among the same immigrant households over time.

9 Demographic factors also contribute to differences in ownership rates and housing conditions. The probability of owning a home increases with age, and in 2001 18.9% of pre-1976 immigrants were aged 65 or older, compared to 10.8% of non-immigrants and 3.3% of recent immigrants.

10 According to the National Occupancy Standard (see Core Housing Need in Canada, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

11 Shelter costs include the following:

- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Housing conditions cannot be assessed for certain households. CMHC regards shelter cost-to-income ratios of 100% or more as uninterpretable, so households with such ratios, along with households reporting zero or negative incomes, are excluded from the analyses of housing conditions.[12]

Recent immigrants spend more of their income on shelter than non-immigrants

In the 2001 Census, immigrant households on average reported $63,977 in before-tax income[13], 6.3% more than non-immigrant households (see Table 5). However, recent immigrant households reported $48,774 in income, 18.9% less than non-immigrant households.

Table 5: Average Household Income, Shelter Cost, and Shelter Cost-to-Income Ratio (STIR) - Canada, 2001

	Average Household Income ($)	Average Shelter Cost ($)	Average STIR (%)
All Households	60,976	764	21
Non-Immigrants	60,174	738	21
Non-permanent residents	56,957	905	31
Immigrants	63,977	859	23
pre-1976	67,017	770	20
1976 – 1985	69,304	967	23
1986 – 1990	62,793	999	26
1991 – 1995	62,790	953	27
1996 – 2001 (recent)	48,774	904	31

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.
Source: CMHC (census-based housing indicators and data)

On average, immigrant and recent immigrant households had higher shelter costs than non-immigrant households, and as a result, immigrant and recent immigrant households had higher shelter cost-to-income ratios (STIRs). However, just as ownership rates increased based on the length of time that an immigrant household has lived in Canada, STIRs among immigrant households similarly decreased until pre-1976 immigrant households had lower STIRs than non-immigrant households.

Housing conditions improve the longer an immigrant household has lived in Canada

In 2001, almost one in five immigrant households were in core housing need, and the incidence of housing need climbed to one in three among recent immigrant households (see Table 6). In contrast, only 14.7% of non-immigrant households were in core housing need. Among renter households, 38.2% of recent immigrants were in core housing need, compared to 35.3% of immigrants and 29.0% of non-immigrants.

Table 6: Incidence of Core Housing Need – Canada, 2001

	Total (%)	Owned (%)	Rented (%)
All Households	15.8	8.6	30.4
Non-Immigrants	14.7	7.7	29.0
Non-permanent residents	29.3	15.1	33.1
Immigrants	19.5	11.9	35.3
pre-1976	16.1	10.5	37.5
1976 – 1985	17.6	10.7	32.1
1986 – 1990	21.3	13.0	32.8
1991 – 1995	24.8	17.2	32.5
1996 – 2001 (recent)	33.3	23.0	38.2

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.
Source: CMHC (census-based housing indicators and data)

Among all CMAs, the difference in incidence of need between recent immigrant households and non-immigrant households was greatest in the Toronto CMA, where 43.5% of recent immigrant households were in core housing need, compared to 30.3% of non-immigrant households (see Figure 2). Among households living outside of CMAs, recent immigrants on average had a lower incidence of need than non-immigrants. This was also true in several smaller CMAs, implying that recent immigrants experience better housing conditions in smaller centres than in large CMAs[14] (see Appendix Tables 1-3 for more detailed breakdowns of immigrant households).

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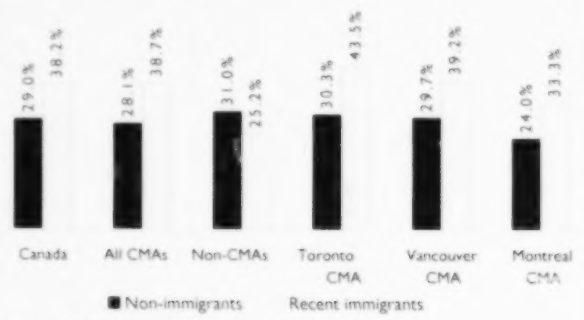
12 In addition, shelter costs are not collected by the Census for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures, or for reserve households, whose housing costs are often paid through band housing arrangements. Of the 11.6 million households identified in the 2001 Census, 10.8 million were non-farm, non-reserve households with interpretable shelter cost-to-income ratios (STIRs). This Highlight examines the housing conditions of these 10.8 million households.

13 Income from the 2001 Census reflects household income from the previous tax year (2000). In contrast, shelter costs are from 2001.

14 The housing conditions of recent immigrant households in non-CMA areas and smaller CMAs need to be interpreted with caution, as the data covers only a limited number of households.

Figure 2: Incidence of Core Housing Need Among Renter Households, 2001



Source: CMHC (census-based housing indicators and data)

While affordability is the predominant cause of core housing need among all households, the proportion of immigrant households living in housing that failed to meet standards other than affordability was significantly higher than for non-immigrant households (see Table 7). Compared to non-immigrant households, immigrant households, and particularly recent immigrant households, were far more likely to live in housing that was crowded or in need of major repairs.

Recent immigrant renter households in core housing need spend half their income on shelter

While average incomes vary greatly by core housing need status, there is less variation in shelter costs. As a result, households in core housing need spend a greater share of their income on shelter. For example, recent immigrant renter households in core housing need reported an average income of $19,686, 62.9% less than the average income of recent immigrant renter households that were not in need, but their average shelter costs were only 0.9% lower than those paid by households that were not in need (see Table 8). Consequently, recent immigrant renter households in core housing need spent over half of their income on shelter.

Table 7: Percentage of Households Below Housing Standards, 2001

	Below Affordability Standard*		Below Adequacy or Suitability Standards**	
	Total Households (%)	Households in Core Housing Need (%)	Total Households (%)	Households in Core Housing Need (%)
All Households	20.2	14.4	9.9	1.5
Non-Immigrants	18.9	13.6	8.8	1.3
Non-permanent residents	40.3	27.0	15.8	2.4
Immigrants	24.4	17.6	13.9	2.0
pre-1976	19.7	14.6	8.5	1.5
1976 – 1985	24.2	15.8	15.0	1.7
1986 – 1990	28.1	18.9	20.3	2.4
1991 – 1995	30.6	21.6	23.2	3.2
1996 – 2001 (recent)	38.7	30.3	22.9	3.0

*Alone or in combination with other standards

**Alone or in combination with each other but not with the Affordability Standard

Source: CMHC (census-based housing indicators and data)

Core housing need declined among recent immigrants between 1996 and 2001

The incidence of core housing need among all households declined from 17.9% in 1996 to 15.8% in 2001 (see Table 9), with non-immigrant households experiencing a slightly larger decrease (-2.4 percentage points) than immigrant households (-1.5 percentage points). There was only a nominal change (-0.2 percentage points) in the percentage of pre-1976 immigrant households in core housing need. Recent immigrant households reported the greatest improvement (-5.7 percentage points), although they also had the highest overall incidence of core housing need among immigrant and non-immigrant households, and hence the greatest room for improvement.

Table 8: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratios (STIRs) for Renter Households - Canada, 2001

	All Renter Households			Renter Households Not in Core Housing Need			Renter Households in Core Housing Need		
	Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
All Households	38,797	649	28.3	48,445	664	19.5	16,711	613	47.8
Non-Immigrants	38,201	627	27.8	47,310	641	19.4	15,934	587	48.0
Non-permanent residents	48,424	838	33.3	63,831	914	23.6	17,334	687	52.2
Immigrants	40,524	717	29.5	52,253	733	19.7	19,034	688	47.3
pre-1976	39,151	706	30.4	51,916	733	20.0	17,858	662	47.3
1976 – 1985	41,800	711	28.0	52,536	732	19.6	19,083	665	45.4
1986 – 1990	41,297	710	28.2	51,837	722	19.4	19,741	683	46.1
1991 – 1995	41,721	713	28.0	52,136	723	19.2	20,131	691	45.9
1996 – 2001 (recent)	40,264	748	31.6	52,998	751	20.0	19,686	744	50.2

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.
Source: CMHC (census-based housing indicators and data)

Table 9: Households and Core Housing Need - Canada, 1996 - 2001

		Number of Household	Total Number of Households in Core Housing Need	% in Core Housing Need	Number of Household	Owner Number of Households in Core Housing Need	% in Core Housing Need	Number of Household	Renter Number of Households in Core Housing Need	% in Core Housing Need
All Households	1996	10,027,800	1,794,600	17.9	6,494,000	566,700	8.7	3,533,800	1,227,900	34.7
	2001	10,805,600	1,709,600	15.8	7,229,700	622,500	8.6	3,576,000	1,087,100	30.4
Non-Immigrants	1996	7,931,800	1,355,100	17.1	5,117,800	408,500	8.0	2,814,000	946,500	33.6
	2001	8,439,400	1,242,800	14.7	5,656,700	434,900	7.7	2,782,800	807,900	29.0
Immigrants	1996	2,096,100	439,600	21.0	1,376,200	158,200	11.5	719,900	281,400	39.1
	2001	2,319,900	453,300	19.5	1,563,200	186,100	11.9	756,600	267,200	35.3
pre-1976	1996	1,306,600	213,600	16.3	999,200	100,100	10.0	307,400	113,500	36.9
	2001	1,222,400	196,300	16.1	969,800	101,600	10.5	252,600	94,700	37.5
recent Immigrants	1996	232,400	90,700	39.0	70,5000	18,100	25.7	161,900	72,600	44.8
	2001	225,100	75,000	33.3	72,400	16,700	23.1	152,700	58,400	38.2

Recent immigrant households represent those households whose primary maintainer immigrated to Canada in the 5 years prior to the Census
*Note that for 2001, the primary maintainer would have been in Canada 25 years, compared to 20 years for 1996 data.
Source CMHC (census-based housing indicators and data)

SUMMARY

In 2001, immigrant households accounted for one-fifth of all households in Canada, while recent immigrant households, whose primary maintainer immigrated in the preceding five years, comprised 2% of all households. An overwhelming majority of immigrant households lived in CMAs, with the three largest CMAs - Toronto, Vancouver, and Montreal – home to almost 60% of all immigrant households.

While recent immigrant households reported, on average, lower incomes, lower ownership rates, and higher incidences of core housing need relative to non-immigrants, the housing conditions of immigrants and non-immigrants become increasingly similar the longer that an immigrant household has lived in Canada.

DEFINITIONS

Households refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 Census Dictionary, Cat. no. 92-378-XIE, pages 190-193).

When discussing core housing need, household data exclude farm, band, and reserve households (for which shelter costs are not collected by the census); households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

Average shelter cost-to-income ratios (STIRs) exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Canadian households are considered to be in **core housing need** if they do not live in and could not access acceptable housing.

The term **"acceptable housing"** refers to housing that is affordable, in adequate condition, and of suitable size.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable dwellings cost less than 30% of before-tax household income.

Appendix Table 1: Household Count, Distribution, Incidence of Core Housing Need, and Average Households Income, Shelter Cost, and STIR by Period of Immigration - Canada, 2001

	Households	Distribution By Community Size	Incidence of Core Housing Need	Average Household Income	Average Shelter Cost	Average STIR
	(#)	(%)	(%)	($)	($)	(%)
All Households						
Total	10,805,600	100.0	15.8	60,976	764	21.3
CMAs	7,048,900	65.2	16.6	65,846	844	22.2
CAs	1,700,800	15.7	15.4	54,136	673	20.9
Rural and small centres*	2,055,900	19.0	13.6	49,936	567	18.3
Non-immigrants						
Total	8,439,400	100.0	14.7	60,174	738	20.7
CMAs	5,004,300	59.3	14.9	66,062	823	21.6
CAs	1,525,600	18.1	15.5	53,868	674	21.0
Rural and small centres*	1,909,500	22.6	13.5	49,779	565	18.3
Non-permanent residents						
Total	46,300	100.0	29.3	56,957	905	31.3
CMAs	41,500	89.7	30.6	55,969	919	32.2
CAs	2,500	5.5	19.8	53,156	711	19.9
Rural and small centres*	2,300	4.9	16.9	79,507	863	28.1
Immigrants						
Total	2,319,900	100.0	19.5	63,977	859	23.0
CMAs	2,003,100	86.3	20.3	65,509	894	23.6
CAs	172,600	7.4	14.9	56,255	668	20.0
Rural and small centres*	144,200	6.2	13.9	51,938	597	18.2
pre-1976						
Total	1,222,400	100.0	16.1	67,017	770	20.2
CMAs	987,000	80.7	16.4	70,474	815	20.6
CAs	126,900	10.4	15.1	54,194	609	19.2
Rural and small centres*	108,600	8.9	13.7	50,579	546	17.7
1976 - 1985						
Total	358,900	100.0	17.6	69,304	967	23.2
CMAs	319,900	89.1	18.2	70,114	992	23.6
CAs	20,800	5.8	12.7	65,451	804	20.4
Rural and small centres*	18,200	5.1	12.4	59,473	717	20.3
1986 - 1990						
Total	243,700	100.0	21.3	62,793	999	25.6
CMAs	227,100	93.2	21.9	63,050	1,011	25.8
CAs	10,000	4.1	14.6	60,509	840	21.8
Rural and small centres*	6,600	2.7	13.1	57,364	809	23.3
1991 - 1995						
Total	269,800	100.0	24.8	56,870	953	26.8
CMAs	255,500	94.7	25.3	56,920	959	27.0
CAs	8,500	3.1	14.8	55,978	859	23.0
Rural and small centres*	5,800	2.2	17.8	55,989	824	24.9
1996 - 2001 (recent)						
Total	225,100	100.0	33.3	48,774	904	30.9
CMAs	213,600	94.9	34.0	48,560	911	31.2
CAs	6,500	2.9	20.1	51,838	782	24.7
Rural and small centres*	4,900	2.2	20.1	53,988	765	27.0

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.
Percentages were derived from non-rounded counts.
* Rural and small centres cover areas that are not CMAs or CAs. They consist of rural areas, or one or more adjacent municipalities situated around a major urban core with a population of less than 10,000.
Please refer to the Definitions at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

Appendix Table 2: Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
Canada												
All Households	10,805,600	60,976	764	21.3	7,229,700	71,946	821	17.9	3,576,000	38,797	649	28.3
Non-immigrants	8,439,400	60,174	738	20.7	5,656,700	70,982	791	17.3	2,782,800	38,201	627	27.8
Immigrants	2,319,900	63,977	859	23.0	1,563,200	75,329	926	19.9	756,600	40,524	717	29.5
pre-1976	1,222,400	67,017	770	20.2	969,800	74,275	786	17.6	252,600	39,151	706	30.4
1976 - 1985	358,900	69,304	967	23.2	243,300	82,384	1,086	21.0	115,700	41,800	711	28.0
1986 - 1990	243,700	62,793	999	25.6	141,600	78,285	1,204	23.7	102,000	41,297	710	28.2
1991 - 1995	269,800	56,870	953	26.8	136,100	71,739	1,185	25.6	133,600	41,721	713	28.0
1996 - 2001	225,100	48,774	904	30.9	72,400	66,723	1,227	29.3	152,700	40,264	748	31.6
Newfoundland and Labrador												
All Households	181,700	47,790	515	18.5	143,900	52,191	516	15.6	37,800	31,037	510	29.9
Non-immigrants	177,400	47,105	512	18.5	140,500	51,528	514	15.6	36,900	30,263	507	30.0
Immigrants	4,000	75,280	614	15.6	3,300	80,090	627	13.8	700	53,054	557	23.8
pre-1976	2,600	70,613	557	14.2	2,300	73,382	560	12.9	300	47,889	517	25.1
1976 - 1985	600	94,949	702	16.1	500	105,616	737	14.3	100	55,928	573	22.6
1986 - 1990	300	82,338	760	16.4	200	88,564	777	15.7	100	53,173	680	17.8
1991 - 1995	300	85,989	798	19.5	200	98,222	888	16.3	100	60,066	639	26.4
1996 - 2001	300	62,217	666	21.9	100	70,491	841	20.9	200	55,760	526	22.6
Prince Edward Island												
All Households	48,100	49,082	572	19.3	35,400	55,463	584	16.1	12,700	31,320	538	28.4
Non-immigrants	46,700	48,949	572	19.2	34,000	55,291	584	16.1	12,200	31,246	536	28.3
Immigrants	1,900	51,384	592	20.4	1,400	57,669	590	17.4	500	33,852	602	28.8
pre-1976	1,300	52,678	570	18.6	1,000	57,596	560	16.6	300	34,857	599	26.4
1976 - 1985	300	49,270	596	20.4	200	53,642	614	18.1	**	**	**	**
1986 - 1990	100	42,093	631	22.5	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	100	34,863	629	36.1	**	**	**	**	**	**	**	**
Nova Scotia												
All Households	339,700	50,585	610	20.5	245,800	57,353	617	16.7	93,900	32,873	590	30.5
Non-immigrants	319,700	49,979	605	20.5	230,900	56,628	613	16.7	88,700	32,674	585	30.4
Immigrants	19,300	60,625	686	20.2	14,600	68,653	696	16.7	4,700	35,491	652	31.3
pre-1976	12,500	61,380	636	18.6	10,100	67,877	640	15.7	2,400	33,752	621	31.4
1976 - 1985	2,800	66,551	773	19.8	2,200	74,729	794	16.4	600	38,419	699	31.8
1986 - 1990	1,300	63,319	810	22.3	900	75,121	877	19.0	400	35,784	660	30.0
1991 - 1995	1,400	52,735	787	24.5	900	58,032	834	22.9	500	42,268	691	27.6
1996 - 2001	1,400	46,785	37	28.7	500	65,530	820	22.0	800	34,364	681	33.4
New Brunswick												
All Households	268,800	49,156	547	18.7	203,200	54,958	561	16.0	65,600	31,177	504	27.6
Non-immigrants	258,300	48,848	545	18.8	195,100	54,651	559	16.0	63,100	30,909	503	27.6
Immigrants	10,200	57,150	590	17.7	8,000	62,445	605	15.6	2,300	38,435	536	25.5
pre-1976	6,800	57,347	552	16.9	5,600	62,117	558	14.7	1,200	35,830	526	27.1
1976 - 1985	1,700	59,603	624	17.2	1,300	64,721	658	15.8	400	41,867	510	22.2
1986 - 1990	500	52,802	706	19.8	400	56,330	775	18.9	100	42,557	481	23.7
1991 - 1995	600	58,027	725	21.1	400	61,663	779	20.8	200	49,378	618	21.7
1996 - 2001	600	50,396	704	23.6	200	68,755	844	19.6	300	36,883	582	27.1
Quebec												
All Households	2,812,800	52,175	620	20.8	1,658,100	64,434	686	16.9	1,154,700	34,574	523	26.6
Non-immigrants	2,484,200	52,209	611	20.4	1,495,700	63,965	672	16.5	988,500	34,424	516	26.3
Immigrants	316,600	52,311	699	24.2	160,900	68,748	830	20.2	155,800	35,335	562	28.3
pre-1976	150,900	59,307	708	21.8	104,900	68,996	756	18.9	46,100	37,246	596	28.6
1976 - 1985	55,400	53,491	755	24.2	28,800	70,392	945	21.5	26,700	35,253	549	27.2
1986 - 1990	35,100	47,555	726	26.2	12,600	68,355	1,011	23.3	22,500	35,924	565	27.8
1991 - 1995	39,300	42,899	658	26.3	10,200	64,071	966	23.9	29,100	35,498	549	27.2
1996 - 2001	35,900	36,023	595	29.8	4,500	64,217	1,019	25.6	31,400	32,034	534	30.4
Ontario												
All Households	3,981,500	69,696	893	21.9	2,748,900	81,584	952	18.7	1,232,700	43,188	759	29.3
Non-immigrants	2,681,300	70,206	875	21.3	1,869,300	81,993	932	18.0	812,000	43,069	742	28.7
Immigrants	1,280,400	68,726	929	23.2	875,000	80,637	995	20.1	405,400	43,018	785	30.1
pre-1976	681,800	71,961	822	20.3	551,500	79,260	835	17.8	130,400	41,088	766	31.1
1976 - 1985	180,600	75,632	1,067	23.5	123,700	89,728	1,192	21.3	56,800	44,935	788	28.4
1986 - 1990	143,400	67,380	1,087	25.7	84,900	83,645	1,304	23.9	58,400	43,742	767	28.3
1991 - 1995	150,600	60,527	1,039	27.2	75,000	77,456	1,303	26.0	75,600	43,748	775	28.3
1996 - 2001	124,000	52,400	1,007	31.6	39,900	71,039	1,361	30.2	84,100	43,554	837	32.3

Appendix Table 2: Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
Manitoba												
All Households	389,800	53,186	622	19.5	271,200	62,650	667	16.3	118,700	31,555	518	27.3
Non-immigrants	327,100	52,961	622	19.6	226,200	62,549	667	16.2	100,900	31,464	520	27.5
Immigrants	61,600	54,465	624	19.3	44,700	63,020	669	16.6	16,900	31,911	504	26.4
pre-1976	36,300	54,658	584	18.5	28,400	61,783	604	15.8	7,900	29,211	512	28.0
1976 - 1985	11,100	58,628	694	19.1	8,300	66,627	757	17.2	2,800	34,694	504	24.6
1986 - 1990	5,700	54,847	689	19.5	3,900	64,941	784	18.1	1,900	34,120	487	22.6
1991 - 1995	4,500	51,892	683	21.5	2,500	65,504	833	18.7	2,000	35,118	493	25.0
1996 - 2001	3,900	43,393	627	24.7	1,600	57,826	811	21.0	2,300	33,240	496	27.4
Saskatchewan												
All Households	323,100	51,304	595	19.7	230,800	59,327	625	16.2	92,200	31,225	520	28.4
Non-immigrants	299,600	51,209	596	19.7	214,200	59,219	626	16.2	85,400	31,125	520	28.4
Immigrants	22,800	52,323	580	19.8	16,500	60,434	605	16.6	6,300	31,081	516	28.3
pre-1976	14,700	50,479	511	18.1	11,500	56,719	516	15.3	3,300	28,412	494	28.0
1976 - 1985	3,400	61,240	706	19.9	2,600	69,822	760	17.9	900	35,587	545	26.3
1986 - 1990	1,400	56,484	738	21.4	1,000	67,152	829	18.1	500	35,292	566	28.1
1991 - 1995	1,500	51,563	732	25.3	900	59,623	852	23.1	600	38,475	528	28.9
1996 - 2001	1,700	47,494	671	27.9	600	84,209	951	22.2	1,100	29,832	533	30.5
Alberta												
All Households	1,014,200	66,868	812	20.5	719,300	77,054	864	18.0	294,900	42,022	680	26.8
Non-immigrants	821,900	67,434	816	20.4	576,000	78,086	871	17.8	245,900	42,482	685	26.7
Immigrants	188,300	64,328	789	20.7	142,200	72,659	835	18.5	46,100	38,623	645	27.6
pre-1976	96,200	65,060	695	18.5	79,600	70,819	707	16.5	16,600	37,449	639	28.2
1976 - 1985	40,400	70,477	887	20.8	30,700	79,934	956	19.1	9,700	40,396	663	26.5
1986 - 1990	17,100	62,078	903	23.4	11,900	72,176	1,010	21.7	5,200	39,145	654	27.2
1991 - 1995	19,100	59,539	895	23.6	12,900	69,095	1,027	22.8	6,300	39,990	618	25.3
1996 - 2001	15,500	52,165	863	27.6	7,200	69,110	1,105	25.3	8,300	37,547	651	29.6
British Columbia												
All Households	1,416,700	60,783	845	22.9	958,100	69,913	888	19.4	458,700	41,710	754	30.3
Non-immigrants	997,100	61,006	837	22.6	661,300	70,812	882	18.8	335,900	41,702	748	30.1
Immigrants	412,300	60,285	861	23.6	295,000	67,817	899	20.9	117,200	41,327	764	30.8
pre-1976	217,900	61,518	750	20.4	174,000	67,248	754	17.6	43,800	38,777	733	31.6
1976 - 1985	62,200	66,754	1,003	24.3	44,700	75,847	1,089	22.4	17,600	43,613	760	29.3
1986 - 1990	38,500	61,332	1,031	26.8	25,700	71,066	1,158	25.3	12,800	41,777	770	30.0
1991 - 1995	52,200	56,286	982	27.8	33,000	63,258	1,098	27.1	19,200	44,288	777	28.9
1996 - 2001	41,500	48,169	923	31.8	17,600	56,902	1,097	31.3	23,800	41,709	793	32.1
Yukon												
All Households	10,200	64,583	800	20.0	7,000	73,889	852	17.0	3,300	44,787	688	26.4
Non-immigrants	8,800	63,800	812	20.4	5,900	73,700	874	17.4	3,000	44,292	685	26.6
Immigrants	1,400	69,558	727	17.1	1,100	75,051	734	15.2	300	49,145	700	24.3
pre-1976	800	71,538	671	16.1	700	75,412	668	14.9	100	51,465	664	21.5
1976 - 1985	200	75,403	825	16.7	200	77,828	854	15.3	**	**	**	**
1986 - 1990	100	71,486	860	19.3	**	**	**	**	**	**	**	**
1991 - 1995	100	58,629	880	24.3	**	**	**	**	**	**	**	**
1996 - 2001	100	53,030	595	16.6	**	**	**	**	**	**	**	**
Northwest Territories												
All Households	12,000	74,023	930	18.4	6,500	87,919	1,065	17.5	5,500	57,643	763	19.6
Non-immigrants	11,000	73,046	916	18.2	5,900	86,827	1,055	17.4	5,100	56,897	744	19.3
Immigrants	1,000	85,098	1,091	20.4	500	99,910	1,176	18.3	400	65,680	972	23.7
pre-1976	500	88,347	1,088	18.9	300	97,180	1,121	18.0	200	71,017	975	21.0
1976 - 1985	200	96,366	1,100	18.0	100	112,283	1,169	15.1	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	100	75,581	1,129	21.6	**	**	**	**	**	**	**	**
1996 - 2001	100	69,723	1,083	25.7	**	**	**	**	**	**	**	**
Nunavut												
All Households	7,100	57,474	627	14.1	1,700	82,703	1,037	18.4	5,400	49,405	490	12.8
Non-immigrants	6,900	56,521	614	14.0	1,700	81,679	1,038	18.5	5,200	48,513	474	12.7
Immigrants	200	89,380	1,061	18.3	**	**	**	**	100	79,956	1,029	18.7
pre-1976	100	93,791	1,035	18.0	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**

Appendix Table 2: Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
St. John's												
All Households	62,100	57,006	697	21.1	44,000	67,543	757	17.5	18,100	31,368	550	30.3
Non-immigrants	59,600	56,038	696	21.3	42,100	66,641	758	17.6	17,600	30,659	545	30.4
Immigrants	2,400	79,701	699	16.5	1,900	87,282	725	14.6	400	46,068	582	25.3
pre-1976	1,500	80,271	645	14.3	1,300	82,971	650	13.1	200	56,815	584	23.9
1976 - 1985	400	94,497	772	18.0	300	109,668	834	15.7	**	**	**	**
1986 - 1990	100	81,118	813	19.3	100	87,184	825	19.6	**	**	**	**
1991 - 1995	200	86,134	899	20.7	100	102,361	1,014	15.9	**	**	**	**
1996 - 2001	200	43,789	700	24.6	**	**	**	**	100	38,098	507	23.5
Halifax												
All Households	137,500	58,899	754	22.0	87,200	71,763	809	17.3	50,300	36,593	657	30.2
Non-immigrants	125,800	58,095	749	22.0	79,200	70,814	805	17.3	46,600	36,486	652	30.0
Immigrants	11,200	68,292	806	21.5	7,900	80,927	848	17.2	3,200	37,292	701	32.4
pre-1976	6,700	72,091	764	19.3	5,300	81,623	786	15.9	1,400	36,932	681	32.3
1976 - 1985	1,700	72,727	889	21.5	1,300	85,159	942	17.5	500	39,610	746	32.7
1986 - 1990	900	66,508	919	24.0	600	82,367	1,037	20.1	300	36,618	692	31.4
1991 - 1995	900	56,493	859	24.6	600	65,931	943	22.1	400	42,059	729	28.5
1996 - 2001	1,000	47,340	802	31.5	300	75,960	1,016	24.0	700	34,253	704	34.8
Saint John												
All Households	46,300	53,279	598	19.6	31,700	63,830	649	16.2	14,700	30,542	487	27.0
Non-immigrants	44,000	52,802	597	19.7	29,900	63,361	649	16.3	14,100	30,418	486	27.0
Immigrants	2,300	62,391	610	17.4	1,800	71,939	643	14.3	600	32,286	499	28.4
pre-1976	1,700	62,922	585	16.4	1,300	70,843	608	13.6	300	29,432	485	28.6
1976 - 1985	300	67,611	717	18.2	300	72,223	797	17.2	**	**	**	**
1986 - 1990	100	57,427	586	19.4	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	100	38,710	693	29.7	**	**	**	**	100	23,044	527	32.8
Saguenay												
All Households	58,900	50,156	565	19.7	37,600	60,840	625	15.9	21,300	31,344	458	26.4
Non-immigrants	58,500	50,106	565	19.7	37,300	60,735	625	15.9	21,100	31,331	458	26.4
Immigrants	400	60,647	588	18.8	200	79,905	665	13.7	200	33,567	471	26.5
pre-1976	200	68,814	635	17.4	200	79,946	651	14.1	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**
Quebec												
All Households	282,200	52,109	617	20.8	159,400	66,424	690	16.2	122,800	33,525	521	26.8
Non-immigrants	273,600	52,130	617	20.7	155,500	66,363	690	16.2	118,100	33,398	520	26.8
Immigrants	8,100	51,827	627	21.9	3,900	68,912	716	16.3	4,200	36,197	544	27.0
pre-1976	3,400	60,469	648	19.4	2,400	70,383	663	14.7	1,000	36,852	617	30.8
1976 - 1985	1,400	54,586	678	21.9	700	71,297	799	16.8	700	36,858	545	27.2
1986 - 1990	900	42,032	579	23.6	300	57,294	734	21.8	700	35,957	513	24.4
1991 - 1995	900	51,519	650	22.2	300	68,263	882	21.9	600	43,821	538	22.4
1996 - 2001	1,500	35,698	548	26.3	200	59,931	798	18.0	1,300	31,582	508	27.8
Sherbrooke												
All Households	62,800	46,755	577	21.7	33,300	61,680	662	16.6	29,500	29,878	479	27.5
Non-immigrants	59,800	46,829	577	21.6	32,000	61,488	661	16.6	27,800	29,922	479	27.4
Immigrants	2,700	46,559	582	23.4	1,300	66,371	688	17.1	1,500	29,655	492	28.9
pre-1976	1,100	53,367	575	20.1	700	64,259	710	16.6	300	29,537	498	27.7
1976 - 1985	500	45,201	628	24.8	200	64,503	823	17.6	300	27,522	452	31.6
1986 - 1990	300	45,068	698	24.3	100	61,529	785	18.1	200	32,579	631	28.3
1991 - 1995	400	56,824	572	20.0	200	86,792	791	16.2	300	41,381	461	22.4
1996 - 2001	500	24,332	488	31.7	**	**	**	**	400	22,356	477	32.6
Trois-Rivières												
All Households	56,400	46,372	532	20.7	32,900	59,374	598	16.0	23,400	28,102	439	27.4
Non-immigrants	55,400	46,343	532	20.7	32,400	59,361	598	16.0	23,100	28,060	439	27.4
Immigrants	900	49,147	512	19.3	500	60,204	544	15.7	300	31,932	462	25.4
pre-1976	500	52,171	492	17.5	400	61,447	510	13.9	200	30,004	447	27.0
1976 - 1985	100	49,131	472	19.2	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**

Appendix Table 2: Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
Montreal												
All Households	1,344,700	56,331	701	22.4	692,600	74,561	829	18.1	652,200	36,971	563	27.0
Non-immigrants	1,054,000	57,490	698	21.6	553,200	75,696	821	17.4	500,800	37,382	561	26.4
Immigrants	280,400	52,535	713	24.6	138,300	70,035	862	20.7	142,100	35,511	566	28.5
pre-1976	131,900	60,095	729	22.3	90,300	70,414	786	19.4	41,700	37,740	603	28.7
1976 - 1985	49,200	53,640	768	24.6	24,800	71,658	977	21.9	24,400	35,326	553	27.2
1986 - 1990	31,700	47,362	734	26.6	10,900	68,917	1,046	23.8	20,800	36,000	569	28.0
1991 - 1995	35,700	42,319	661	26.7	8,700	64,459	1,002	24.6	27,000	35,240	551	27.4
1996 - 2001	31,900	36,139	599	29.9	3,600	66,172	1,081	25.9	28,300	32,284	537	30.4
Ottawa-Gatineau												
All Households	399,300	73,411	866	20.5	251,000	90,357	950	16.6	148,400	44,740	723	27.3
Non-immigrants	318,000	73,618	866	20.2	203,100	89,870	947	16.4	114,800	44,863	719	26.9
Immigrants	79,300	72,876	867	21.8	47,500	92,124	961	17.5	31,800	44,114	725	28.3
pre-1976	36,600	80,723	828	18.5	29,100	89,970	848	16.0	7,400	44,454	746	28.7
1976 - 1985	12,400	80,284	948	21.3	7,900	98,658	1,055	18.2	4,500	47,736	755	26.8
1986 - 1990	9,500	67,660	947	24.9	4,600	94,469	1,199	21.1	4,900	42,887	712	28.5
1991 - 1995	10,800	60,990	868	25.4	3,800	95,825	1,196	20.2	7,000	42,311	691	28.1
1996 - 2001	10,000	52,836	832	27.7	2,100	85,657	1,229	22.8	7,900	44,120	726	28.9
Ottawa												
All Households	299,900	77,839	916	20.6	188,100	96,008	1,000	16.6	111,800	47,268	773	27.5
Non-immigrants	225,900	79,055	927	20.3	144,600	96,501	1,008	16.4	81,300	48,033	782	27.1
Immigrants	72,200	74,382	879	21.7	43,300	94,018	972	17.3	28,900	44,988	740	28.4
pre-1976	33,600	82,016	835	18.5	26,800	91,386	854	15.9	6,800	45,059	759	29.1
1976 - 1985	11,200	82,439	962	21.2	7,100	102,199	1,073	17.9	4,100	48,393	769	26.8
1986 - 1990	8,500	68,640	964	24.9	4,000	96,617	1,229	20.8	4,500	43,545	725	28.5
1991 - 1995	9,800	62,291	885	25.5	3,400	98,578	1,217	20.1	6,400	42,823	706	28.4
1996 - 2001	9,100	54,726	855	27.3	2,000	87,194	1,252	22.8	7,200	45,793	744	28.5
Gatineau												
All Households	99,400	60,052	716	20.3	62,900	73,450	801	16.7	36,600	37,009	566	26.6
Non-immigrants	92,100	60,283	714	20.2	58,600	73,502	798	16.7	33,500	37,170	566	26.4
Immigrants	7,100	57,643	739	22.4	4,200	72,814	851	19.0	2,900	35,380	572	27.6
pre-1976	3,000	66,274	742	18.5	2,400	73,928	780	16.8	600	38,047	603	24.7
1976 - 1985	1,200	60,172	807	22.3	800	68,744	898	20.5	400	40,263	595	26.2
1986 - 1990	1,000	59,418	806	24.9	600	78,720	981	22.5	500	36,501	582	27.6
1991 - 1995	1,000	48,690	703	24.1	400	69,711	995	21.9	700	37,482	546	25.4
1996 - 2001	900	33,300	598	31.3	100	62,589	892	24.1	800	28,186	552	32.6
Kingston												
All Households	55,200	59,890	767	22.3	36,100	72,612	819	17.7	19,100	35,917	670	31.0
Non-immigrants	46,200	59,082	777	22.7	29,600	72,194	837	18.1	16,600	35,757	671	31.0
Immigrants	8,800	64,599	715	20.0	6,400	74,623	734	16.4	2,300	37,034	663	30.1
pre-1976	5,200	65,935	672	18.2	5,100	73,068	675	15.4	1,200	35,227	658	30.2
1976 - 1985	700	72,839	829	20.8	700	83,270	874	17.8	300	47,919	734	27.7
1986 - 1990	300	53,754	890	27.0	300	69,000	1,081	23.3	200	33,865	659	31.8
1991 - 1995	500	59,470	781	25.2	200	84,903	900	21.5	300	36,340	646	29.6
1996 - 2001	500	47,880	760	29.2	100	82,392	1,149	23.5	400	36,435	617	30.8
Oshawa												
All Households	100,500	71,748	990	21.8	76,900	81,108	1,062	19.4	23,600	41,278	749	30.0
Non-immigrants	77,800	72,266	1,002	21.8	58,200	82,495	1,086	19.3	19,600	41,799	747	29.6
Immigrants	22,600	70,074	948	21.8	18,600	76,846	988	19.7	4,000	38,654	759	31.7
pre-1976	16,100	70,141	864	20.5	13,600	76,018	885	18.2	2,400	37,221	745	32.9
1976 - 1985	3,000	75,241	1,154	23.5	2,400	83,405	1,242	22.1	600	40,629	770	29.6
1986 - 1990	1,600	69,868	1,203	25.3	1,300	77,583	1,305	24.0	300	40,825	817	30.1
1991 - 1995	1,300	65,480	1,126	25.7	900	75,844	1,292	24.4	400	43,823	764	28.6
1996 - 2001	600	53,239	1,100	30.8	400	64,099	1,299	29.4	200	36,236	759	33.0
Toronto												
All Households	1,548,500	80,261	1,062	23.5	1,002,400	97,091	1,159	20.3	546,100	49,369	878	29.5
Non-immigrants	724,600	89,608	1,098	22.0	471,200	108,790	1,193	18.7	253,400	53,934	919	28.3
Immigrants	811,300	72,142	1,028	24.6	528,400	86,648	1,129	21.6	282,800	45,039	836	30.3
pre-1976	368,000	79,873	934	21.1	292,200	88,822	957	18.5	75,800	45,399	843	31.2
1976 - 1985	125,400	77,110	1,130	24.3	83,600	92,804	1,282	22.2	41,800	45,764	821	28.8
1986 - 1990	106,500	68,689	1,140	26.3	62,800	85,352	1,373	24.8	43,800	44,804	799	28.6
1991 - 1995	116,900	60,867	1,082	27.8	58,600	76,844	1,351	27.1	58,300	44,809	809	28.5
1996 - 2001	94,500	53,272	1,065	32.7	31,400	70,907	1,41[illegible]	31.7	63,100	44,502	887	33.2

Appendix Table 2: Household Count, Average Household Income, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
Hamilton												
All Households	241,000	66,756	865	21.9	168,400	79,195	942	18.6	72,600	37,918	681	29.5
Non-immigrants	166,700	68,759	900	21.9	115,100	82,186	992	18.6	51,700	38,865	691	29.2
Immigrants	73,100	62,610	785	21.6	53,100	72,746	834	18.5	20,000	35,744	654	29.9
pre-1976	49,500	64,285	731	20.0	40,200	71,243	746	17.5	9,300	34,310	668	31.3
1976 - 1985	7,800	68,753	958	22.7	5,600	80,294	1,058	20.5	2,200	39,213	698	28.2
1986 - 1990	5,800	61,526	937	23.8	3,500	77,942	1,135	21.7	2,400	37,453	637	26.9
1991 - 1995	5,500	54,617	879	25.8	2,700	73,109	1,164	23.9	2,900	37,317	604	27.6
1996 - 2001	4,500	44,536	770	29.1	1,200	71,887	1,130	23.3	3,300	34,907	643	31.2
St. Catharines-Niagara												
All Households	143,600	57,157	733	21.5	106,500	65,067	770	18.5	37,100	34,433	627	30.2
Non-immigrants	108,800	57,588	754	21.8	79,000	66,342	801	18.6	29,800	34,375	628	30.2
Immigrants	34,300	56,012	670	20.6	27,400	61,428	682	18.3	7,000	34,703	622	30.0
pre-1976	26,600	54,687	622	19.7	22,400	58,707	622	17.6	4,200	33,092	624	31.4
1976 - 1985	3,300	66,616	863	21.2	2,600	73,789	925	19.6	700	39,152	617	27.6
1986 - 1990	1,800	58,122	821	24.3	1,100	72,396	955	22.1	700	35,551	609	27.8
1991 - 1995	1,400	64,423	850	24.4	800	84,553	1,012	21.9	600	37,240	628	27.8
1996 - 2001	1,300	44,822	767	27.2	500	58,018	975	26.2	800	36,643	634	28.0
Kitchener												
All Households	147,600	67,825	860	21.3	99,900	80,413	936	18.1	47,700	41,430	699	27.9
Non-immigrants	106,900	69,047	877	21.2	71,800	82,427	960	18.0	35,100	41,662	705	27.7
Immigrants	40,100	64,347	815	21.5	28,000	75,255	875	18.4	12,100	39,201	677	28.5
pre-1976	22,700	65,632	730	19.6	18,100	73,265	745	16.7	4,600	35,596	672	31.1
1976 - 1985	6,000	70,531	953	22.5	4,300	81,194	1,043	20.7	1,600	42,271	707	27.6
1986 - 1990	4,300	63,942	970	23.1	2,700	77,154	1,146	21.6	1,600	41,767	666	25.6
1991 - 1995	3,700	60,826	912	23.6	1,800	80,689	1,173	21.9	1,900	41,180	652	25.3
1996 - 2001	3,500	49,568	841	27.3	1,000	70,518	1,194	24.1	2,400	40,733	692	28.6
London												
All Households	163,600	61,216	794	22.4	105,300	75,187	875	18.1	58,300	36,002	647	30.2
Non-immigrants	125,200	61,680	806	22.4	79,600	76,102	895	18.0	45,600	36,489	649	29.6
Immigrants	37,600	59,840	753	22.4	25,600	72,198	810	18.2	12,000	33,522	632	31.3
pre-1976	23,900	62,999	712	20.3	18,500	71,408	727	16.9	5,400	34,006	660	32.1
1976 - 1985	4,400	67,092	887	22.2	3,100	81,246	1,001	19.4	1,300	34,446	623	29.0
1986 - 1990	3,900	56,056	848	24.7	2,100	73,950	1,047	22.2	1,800	34,482	606	27.6
1991 - 1995	2,900	46,806	800	28.2	1,300	65,185	1,054	24.0	1,600	32,540	599	31.6
1996 - 2001	2,400	36,949	706	33.3	500	56,551	1,045	29.6	1,900	31,432	609	34.3
Windsor												
All Households	112,700	68,461	808	20.8	82,400	79,351	861	17.5	30,300	38,812	664	29.8
Non-immigrants	82,100	68,986	828	20.7	60,200	80,002	886	17.4	22,000	38,806	671	29.8
Immigrants	30,100	66,945	751	20.8	22,100	77,521	792	17.6	8,000	37,654	637	29.5
pre-1976	17,200	70,349	664	18.3	14,900	76,181	671	16.2	2,300	32,505	615	32.1
1976 - 1985	3,700	76,522	882	20.6	2,800	88,388	964	18.5	900	40,422	616	27.2
1986 - 1990	2,700	63,921	910	23.5	1,700	78,803	1,048	20.3	1,000	37,126	665	29.0
1991 - 1995	3,200	58,774	860	24.3	1,800	75,159	1,067	22.0	1,400	38,524	608	27.2
1996 - 2001	3,400	49,405	828	28.1	1,000	69,364	1,199	25.3	2,400	41,227	673	29.3
Greater Sudbury												
All Households	59,900	57,122	710	21.3	40,300	68,606	779	17.6	19,500	33,377	568	29.3
Non-immigrants	53,700	57,144	720	21.5	35,600	69,507	797	17.6	18,200	32,932	567	29.4
Immigrants	6,100	56,523	625	19.6	4,700	61,422	641	17.3	1,300	39,055	566	28.0
pre-1976	5,200	55,444	592	19.0	4,200	59,360	595	16.5	1,000	38,887	582	29.6
1976 - 1985	400	63,659	884	25.5	300	71,897	991	25.2	**	**	**	**
1986 - 1990	200	68,799	881	21.3	100	86,119	1,015	20.7	**	**	**	**
1991 - 1995	200	73,849	831	20.6	**	**	**	**	**	**	**	**
1996 - 2001	200	44,145	599	23.7	**	**	**	**	100	37,373	541	22.1
Thunder Bay												
All Households	47,300	58,418	694	20.3	34,800	67,863	737	16.9	12,500	32,133	576	29.7
Non-immigrants	39,900	59,012	712	20.5	28,700	69,403	764	17.0	11,200	32,360	576	29.7
Immigrants	7,400	55,228	601	19.0	6,100	60,601	607	16.6	1,300	30,138	574	30.2
pre-1976	6,200	54,600	566	18.3	5,200	59,420	566	16.0	1,000	28,293	564	30.8
1976 - 1985	600	57,961	727	21.1	500	62,414	758	19.2	**	**	**	**
1986 - 1990	300	57,320	834	23.8	200	69,346	938	21.6	**	**	**	**
1991 - 1995	300	57,462	815	23.8	200	75,226	913	18.8	100	28,586	653	30.7
1996 - 2001	100	64,906	846	23.7	**	**	**	**	**	**	**	**

Appendix Table 2: Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	All Households											
	Total				Owned				Rented			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
	(#)	($)	($)	(%)	(#)	($)	($)	(%)	(#)	($)	($)	(%)
Winnipeg												
All Households	259,400	56,038	671	20.4	172,500	68,201	738	16.7	86,900	31,877	536	27.9
Non-immigrants	207,000	56,226	677	20.5	135,500	69,093	748	16.6	71,500	31,853	541	28.0
Immigrants	51,500	55,566	645	19.6	36,900	64,940	698	16.9	14,600	31,952	509	26.6
pre-1976	29,700	56,561	608	18.8	23,100	64,329	632	16.1	6,600	29,292	525	28.4
1976 - 1985	9,500	58,706	717	19.4	7,000	67,136	789	17.5	2,400	34,524	510	24.8
1986 - 1990	5,000	55,175	697	19.8	3,400	66,058	802	18.3	1,700	33,593	484	22.7
1991 - 1995	4,100	51,800	685	21.4	2,200	65,478	847	18.8	1,900	35,646	488	24.6
1996 - 2001	3,300	42,804	640	25.5	1,200	59,841	881	21.6	2,100	32,705	497	27.8
Regina												
All Households	73,100	58,648	694	20.5	50,900	70,228	749	16.3	22,300	32,201	568	30.0
Non-immigrants	66,400	58,347	697	20.6	45,900	70,130	754	16.3	20,500	31,940	570	30.1
Immigrants	6,600	61,502	662	19.3	4,900	70,885	702	16.3	1,700	33,890	543	28.2
pre-1976	4,100	62,550	609	17.4	3,400	69,465	626	15.1	700	29,706	529	28.8
1976 - 1985	1,000	64,797	732	18.9	800	71,333	773	17.6	200	42,687	585	23.7
1986 - 1990	600	57,205	763	20.7	400	66,940	851	18.4	200	39,157	595	24.6
1991 - 1995	400	71,136	888	24.1	300	86,521	1,054	22.2	100	42,721	579	28.5
1996 - 2001	500	42,972	638	29.6	100	88,365	1,042	21.1	400	29,705	513	31.9
Saskatoon												
All Households	84,200	55,074	701	22.3	55,800	67,221	763	18.0	28,400	31,241	578	30.9
Non-immigrants	75,900	55,120	706	22.2	50,300	67,267	769	18.0	25,600	31,238	579	30.8
Immigrants	7,900	55,691	664	22.1	5,400	66,899	705	17.9	2,500	31,627	575	31.3
pre-1976	4,300	57,496	596	19.5	3,200	66,677	600	15.7	1,100	29,343	583	31.3
1976 - 1985	1,500	63,986	777	21.1	1,200	73,088	832	18.2	400	35,692	606	29.8
1986 - 1990	600	52,176	743	24.6	400	64,508	834	19.3	200	29,189	590	33.7
1991 - 1995	700	48,193	764	28.4	400	53,545	918	26.1	300	40,845	552	31.2
1996 - 2001	900	40,273	671	30.1	300	65,401	947	28.1	600	29,673	551	31.0
Calgary												
All Households	341,500	76,692	929	21.2	244,300	89,110	992	18.8	97,200	45,488	770	27.5
Non-immigrants	258,100	78,727	945	21.1	180,500	92,696	1,015	18.5	77,500	46,196	780	27.2
Immigrants	81,700	69,933	874	21.4	63,200	78,473	922	19.4	18,500	40,750	707	28.4
pre-1976	37,200	73,533	781	18.7	31,400	79,733	796	17.0	5,800	40,035	702	28.5
1976 - 1985	18,100	74,758	946	21.2	14,300	83,561	1,005	19.6	3,900	42,475	728	27.0
1986 - 1990	8,200	65,788	959	23.8	6,000	74,486	1,046	22.4	2,100	41,116	714	27.8
1991 - 1995	9,700	63,162	963	23.9	7,100	70,937	1,068	23.0	2,600	42,126	672	26.3
1996 - 2001	8,400	55,521	943	28.5	4,400	70,644	1,155	26.0	4,000	39,035	710	31.3
Edmonton												
All Households	338,500	64,116	781	20.7	227,800	76,364	853	17.6	110,700	38,922	631	27.1
Non-immigrants	264,200	64,938	790	20.7	174,800	77,927	867	17.5	89,400	39,540	639	27.0
Immigrants	72,900	61,519	750	20.6	52,700	71,202	808	18.0	20,200	36,265	596	27.4
pre-1976	36,500	63,388	675	18.5	29,500	69,834	688	16.1	7,000	36,228	619	28.3
1976 - 1985	16,600	66,752	840	20.7	12,100	77,479	926	18.6	4,500	37,580	605	26.6
1986 - 1990	7,200	57,803	846	23.0	4,700	69,370	979	20.7	2,500	35,933	590	27.3
1991 - 1995	7,400	55,514	822	23.7	4,500	67,483	992	22.8	2,900	37,273	561	25.0
1996 - 2001	5,300	45,518	751	27.6	1,900	65,676	1,063	25.7	3,300	33,956	572	28.7
Abbotsford												
All Households	47,800	58,178	894	23.6	34,400	65,352	963	21.3	13,500	39,843	715	29.4
Non-immigrants	34,900	58,450	906	23.7	24,500	66,613	980	21.2	10,400	39,120	726	29.8
Immigrants	12,800	57,532	863	23.1	9,800	62,125	918	21.6	3,000	42,586	679	28.1
pre-1976	7,500	54,956	723	20.9	6,300	58,583	730	18.5	1,200	36,491	691	33.0
1976 - 1985	2,100	62,555	1,059	26.3	1,500	70,190	1,169	24.5	600	41,320	744	31.0
1986 - 1990	1,000	62,156	1,113	26.9	700	68,164	1,245	27.2	300	44,811	716	26.4
1991 - 1995	1,400	59,651	1,104	26.4	900	66,935	1,349	29.4	500	46,375	651	21.1
1996 - 2001	800	58,990	911	25.6	400	64,665	1,334	32.2	500	54,579	578	20.2
Vancouver												
All Households	707,200	66,747	956	24.2	442,200	79,596	1,039	20.7	265,000	45,304	817	30.0
Non-immigrants	419,800	69,022	960	23.5	250,700	84,192	1,049	19.4	169,100	46,534	827	29.6
Immigrants	281,300	63,517	948	25.1	190,300	73,461	1,022	22.5	91,000	42,719	791	30.8
pre-1976	121,800	69,028	860	21.3	93,700	77,226	884	18.4	28,100	41,682	777	31.3
1976 - 1985	45,700	69,481	1,071	25.0	32,200	79,856	1,178	23.3	13,400	44,635	809	29.4
1986 - 1990	31,600	62,469	1,064	27.5	20,700	73,221	1,211	26.0	10,900	41,957	781	30.3
1991 - 1995	45,200	56,339	991	28.1	28,400	63,082	1,108	27.6	16,800	44,955	791	29.0
1996 - 2001	37,100	47,707	936	32.4	15,300	56,506	1,123	32.2	21,800	41,529	803	32.5
Victoria												
All Households	127,200	58,221	828	23.1	81,700	69,059	882	18.8	45,400	38,686	733	30.8
Non-immigrants	97,400	58,210	846	23.5	60,100	70,098	913	19.1	37,300	39,050	736	30.7
Immigrants	29,400	58,443	774	21.8	21,500	66,189	795	18.3	7,800	37,130	716	31.3
pre-1976	20,900	58,454	721	20.5	16,300	64,894	722	17.2	4,700	35,918	719	32.3
1976 - 1985	3,900	62,737	915	23.2	2,700	73,864	1,017	20.5	1,300	39,035	698	29.0
1986 - 1990	1,700	57,779	921	24.1	1,100	65,827	1,017	22.3	600	42,208	747	27.5
1991 - 1995	1,800	58,809	932	26.7	1,100	72,870	1,074	23.5	700	37,673	708	31.5
1996 - 2001	1,100	43,253	800	29.6	400	52,515	945	25.9	700	37,052	703	32.1

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

** Estimates of housing conditions are provided where there are a total of 100 or more households.

Please refer to the Definitions at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001

	Households In Core Housing Need														
	Total					Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Canada															
All Households	1,709,600	18,467	677	47.1	15.8	622,500	21,533	789	45.9	8.6	1,087,100	16,711	613	47.8	30.4
Non-immigrants	1,242,800	17,386	632	47.0	14.7	434,900	20,082	715	45.1	7.7	807,900	15,934	587	48.0	29.0
Immigrants	453,300	21,449	799	47.5	19.5	186,100	24,916	958	47.8	11.9	267,200	19,034	688	47.3	35.3
pre-1976	196,300	20,103	733	46.0	16.1	101,600	22,196	800	44.9	10.5	94,700	17,858	662	47.3	37.5
1976 - 1985	63,100	22,451	838	47.2	17.6	26,000	27,265	1,084	49.9	10.7	37,100	19,083	665	45.4	32.1
1986 - 1990	52,000	23,128	861	47.8	21.3	18,500	29,279	1,182	50.9	13.0	33,500	19,741	683	46.1	32.8
1991 - 1995	66,900	23,087	855	47.6	24.8	23,500	28,568	1,155	50.8	17.2	43,500	20,131	691	45.9	32.5
1996 - 2001	75,000	21,503	846	51.1	33.3	16,700	27,868	1,203	54.1	23.0	58,400	19,686	744	50.2	38.2
Newfoundland and Labrador															
All Households	29,200	14,421	459	42.6	16.0	15,300	15,397	426	37.1	10.7	13,800	13,337	496	48.6	36.5
Non-immigrants	28,700	14,427	458	42.5	16.2	15,100	15,401	425	37.1	10.8	13,600	13,345	495	48.6	36.9
Immigrants	400	14,253	504	44.3	9.6	200	15,223	503	41.9	6.7	200	12,987	505	50.2	23.8
pre-1976	200	14,696	464	39.0	9.3	200	15,506	453	35.0	6.7	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Prince Edward Island															
All Households	7,400	15,600	520	43.5	15.5	3,000	17,066	535	41.1	8.4	4,500	14,617	510	45.2	35.1
Non-immigrants	7,000	15,558	517	43.4	15.2	2,800	17,012	529	40.9	8.1	4,300	14,611	509	45.1	35.0
Immigrants	400	16,428	577	45.0	20.3	200	17,756	616	43.1	15.6	200	14,733	543	47.4	34.3
pre-1976	200	16,895	538	40.8	18.3	200	17,982	567	40.7	16.2	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Nova Scotia															
All Households	60,900	16,329	554	44.6	17.9	26,000	17,706	554	40.4	10.6	34,900	15,301	555	47.8	37.1
Non-immigrants	57,500	16,240	550	44.5	18.0	24,600	17,619	548	40.2	10.7	32,900	15,208	551	47.8	37.0
Immigrants	3,300	17,912	631	45.5	17.2	1,400	19,301	656	43.2	9.7	1,900	16,876	611	47.1	40.6
pre-1976	2,000	16,847	584	44.8	16.1	1,000	18,023	605	42.9	9.5	1,000	15,766	567	46.3	44.0
1976 - 1985	400	19,783	732	46.3	12.5	100	23,353	798	43.0	5.7	200	17,899	695	48.0	36.7
1986 - 1990	200	20,368	729	46.3	17.9	**	**	**	**	**	100	17,825	591	45.1	38.2
1991 - 1995	300	19,999	688	45.1	22.6	200	20,591	736	46.1	17.3	100	19,362	637	44.1	31.9
1996 - 2001	400	18,600	683	49.0	30.5	**	**	**	**	**	**	**	**	**	**
New Brunswick															
All Households	36,800	13,867	482	45.0	13.7	16,500	14,533	483	42.6	8.1	20,300	13,326	483	46.8	31.0
Non-immigrants	35,500	13,818	481	45.0	13.8	15,900	14,459	480	42.6	8.1	19,700	13,302	481	46.9	31.2
Immigrants	1,200	15,215	532	44.9	11.6	600	16,455	549	42.4	7.6	600	13,911	520	47.5	25.6
pre-1976	800	15,674	540	44.0	11.1	400	16,726	543	41.9	7.1	400	14,530	536	46.9	29.6
1976 - 1985	200	13,221	433	40.9	11.0	100	13,528	403	39.2	8.2	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Quebec															
All Households	393,100	13,354	512	49.1	14.0	100,900	15,243	584	48.1	6.1	292,200	12,702	488	49.4	25.3
Non-immigrants	330,100	13,172	503	48.8	13.3	86,100	14,823	563	47.9	5.8	244,000	12,589	481	49.2	24.7
Immigrants	59,500	14,461	565	50.2	18.8	14,600	17,734	703	49.2	9.0	45,000	13,403	520	50.5	28.9
pre-1976	23,400	15,346	596	48.9	15.5	10,000	17,402	665	47.3	9.5	13,400	13,812	545	50.1	29.1
1976 - 1985	9,400	14,751	575	49.9	17.0	2,200	18,293	772	52.8	7.6	7,200	13,673	515	49.0	27.0
1986 - 1990	7,100	14,302	572	51.9	20.3	1,000	18,698	832	54.9	7.6	6,200	13,617	531	51.5	27.4
1991 - 1995	8,700	14,062	541	50.4	22.2	900	18,952	799	53.4	8.9	7,800	13,491	511	50.1	26.8
1996 - 2001	10,900	12,731	502	51.8	30.3	500	17,882	734	51.0	10.8	10,400	12,495	492	51.9	33.1
Ontario															
All Households	689,900	21,713	795	46.8	17.3	263,700	25,098	939	46.8	9.6	426,300	19,618	706	46.8	34.6
Non-immigrants	413,600	20,452	747	46.8	15.4	151,100	23,558	864	46.2	8.1	262,600	18,665	681	47.2	32.3
Immigrants	269,500	23,662	868	46.7	21.0	111,900	27,173	1,040	47.6	12.8	157,700	21,171	746	46.0	38.9
pre-1976	115,900	21,757	789	45.7	17.0	61,400	23,740	857	45.1	11.1	54,500	19,521	712	46.4	41.8
1976 - 1985	35,000	25,116	918	46.0	19.4	14,600	30,411	1,197	49.6	11.8	20,400	21,337	718	43.5	35.9
1986 - 1990	32,700	25,618	929	46.4	22.8	12,000	32,098	1,279	50.5	14.1	20,800	21,891	727	44.0	35.6
1991 - 1995	41,300	25,674	923	46.1	27.4	14,000	31,979	1,275	50.2	18.6	27,400	22,455	742	44.0	36.2
1996 - 2001	44,500	24,171	940	50.6	35.9	9,900	30,968	1,322	53.8	24.8	34,600	22,223	830	49.6	41.2
Manitoba															
All Households	58,100	16,117	525	42.9	14.9	21,800	19,041	583	39.9	8.0	36,300	14,358	490	44.8	30.6
Non-immigrants	49,400	16,056	520	42.8	15.1	18,100	18,989	573	39.5	8.0	31,400	14,364	488	44.7	31.1
Immigrants	8,400	16,554	556	43.4	13.7	3,700	19,299	628	41.5	8.3	4,700	14,391	499	44.9	27.8
pre-1976	5,000	16,419	544	42.0	13.7	2,500	18,258	576	40.0	8.7	2,500	14,634	511	44.1	31.8
1976 - 1985	1,200	17,338	616	46.1	10.7	600	20,850	740	46.1	7.0	600	13,901	493	46.6	21.6
1986 - 1990	700	16,850	586	44.8	12.0	300	20,078	722	47.6	7.0	400	14,744	489	43.0	22.1
1991 - 1995	600	16,985	565	45.1	13.8	200	24,638	790	40.5	7.4	400	13,790	477	47.6	21.7
1996 - 2001	900	15,776	520	44.7	23.7	200	21,417	664	41.2	13.2	700	14,112	480	46.0	31.1

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	Households In Core Housing Need														
	Total					Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Saskatchewan															
All Households	44,800	15,289	517	45.0	13.9	18,700	17,345	531	40.4	8.1	26,100	13,819	507	48.3	28.3
Non-immigrants	41,600	15,304	517	44.9	13.9	17,200	17,377	533	40.4	8.0	24,400	13,844	506	48.2	28.6
Immigrants	3,100	15,153	519	45.0	13.7	1,500	17,026	509	39.9	9.1	1,600	13,428	528	49.7	25.8
pre-1976	2,000	15,477	478	40.6	13.2	1,100	16,926	462	36.4	9.7	800	13,516	503	46.2	25.5
1976 - 1985	400	16,149	646	52.3	10.7	200	18,035	677	50.0	7.8	200	13,861	609	55.1	19.3
1986 - 1990	200	14,924	547	49.2	13.3	**	**	**	**	**	100	13,563	516	49.9	28.1
1991 - 1995	200	13,343	551	52.5	16.4	100	14,414	548	50.2	10.8	100	12,624	535	54.1	25.7
1996 - 2001	400	13,786	572	53.4	22.0	**	**	**	**	**	400	13,293	558	53.7	30.7
Alberta															
All Households	131,300	19,032	700	46.8	12.9	55,000	21,318	794	46.6	7.7	76,300	17,384	633	46.9	25.9
Non-immigrants	103,300	18,873	694	46.9	12.6	41,400	21,066	783	46.6	7.2	62,000	17,409	634	47.0	25.2
Immigrants	27,200	19,700	726	46.5	14.4	13,500	22,105	828	46.7	9.5	13,700	17,324	625	46.3	29.7
pre-1976	12,300	18,973	677	44.5	12.8	7,000	20,576	727	43.9	8.7	5,400	16,900	611	45.3	32.4
1976 - 1985	5,400	20,930	774	46.6	13.4	2,700	23,447	906	48.3	8.9	2,700	18,353	640	44.9	27.7
1986 - 1990	2,700	20,170	768	48.4	15.6	1,200	23,311	935	50.4	10.1	1,500	17,619	631	46.9	28.3
1991 - 1995	3,100	20,346	766	47.8	16.0	1,600	23,644	928	49.7	12.3	1,500	16,812	591	45.9	23.5
1996 - 2001	3,700	19,453	757	50.7	24.2	1,100	25,034	1,029	52.3	14.7	2,700	17,268	651	50.0	32.4
British Columbia															
All Households	251,400	19,802	752	48.6	17.7	99,300	22,902	864	47.1	10.4	152,100	17,778	679	49.6	33.2
Non-immigrants	169,500	19,331	722	48.3	17.0	60,600	22,646	818	45.8	9.2	108,900	17,486	667	49.8	32.4
Immigrants	79,900	20,820	816	49.1	19.4	38,400	23,320	935	49.2	13.0	41,500	18,510	705	49.1	35.4
pre-1976	34,300	19,281	718	46.9	15.7	17,800	21,492	779	45.0	10.3	16,400	16,882	651	48.9	37.5
1976 - 1985	11,000	22,340	880	49.2	17.7	5,400	25,861	1,074	51.2	12.0	5,700	19,013	697	47.2	32.3
1986 - 1990	8,200	22,623	909	50.4	21.2	3,900	25,954	1,096	52.2	15.0	4,300	19,635	738	48.8	33.7
1991 - 1995	12,500	22,144	898	50.7	23.9	6,500	24,430	1,041	52.5	19.6	6,000	19,686	740	48.8	31.4
1996 - 2001	13,900	21,155	879	52.6	33.6	4,800	23,658	1,086	56.3	27.4	9,100	19,826	768	50.7	38.1
Yukon															
All Households	1,800	22,338	699	41.6	17.9	900	25,889	729	35.8	12.7	1,000	19,035	668	47.0	29.1
Non-immigrants	1,600	22,383	711	42.1	18.6	700	26,356	759	36.3	12.7	900	19,080	666	47.0	30.1
Immigrants	200	21,817	610	38.6	13.7	100	23,204	579	34.9	12.8	**	**	**	**	**
pre-1976	100	21,272	560	38.5	14.6	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Northwest Territories															
All Households	2,200	27,313	712	34.5	18.6	900	29,717	762	33.3	14.2	1,300	25,623	678	35.2	23.7
Non-immigrants	2,100	27,127	689	33.7	18.8	900	29,352	727	32.7	14.3	1,200	25,561	664	34.3	23.9
Immigrants	200	29,871	1,001	44.2	16.5	**	**	**	**	**	**	**	**	**	**
pre-1976	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Nunavut															
All Households	2,700	37,179	510	17.9	38.7	500	48,525	963	27.7	30.2	2,200	34,553	399	15.6	41.5
Non-immigrants	2,700	37,118	503	17.8	39.4	500	48,695	962	27.5	30.5	2,200	34,449	390	15.3	42.2
Immigrants	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
pre-1976	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
St. John's															
All Households	9,500	14,900	551	47.4	15.3	3,200	17,208	618	44.7	7.3	6,300	13,737	517	48.9	35.0
Non-immigrants	9,300	14,928	551	47.3	15.6	3,100	17,280	618	44.7	7.3	6,200	13,759	517	48.8	35.3
Immigrants	200	14,119	567	48.9	9.1	100	15,163	626	48.7	5.7	100	13,023	506	49.0	24.1
pre-1976	100	14,091	506	42.4	7.4	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Halifax															
All Households	25,200	18,495	646	46.2	18.3	7,900	22,015	734	43.1	9.0	17,300	16,899	606	47.6	34.5
Non-immigrants	23,000	18,426	641	46.0	18.3	7,100	21,989	726	42.8	9.0	15,900	16,822	602	47.5	34.1
Immigrants	2,000	19,470	713	47.4	18.1	700	22,535	825	46.0	8.8	1,300	17,875	651	48.2	41.1
pre-1976	1,000	18,180	665	47.6	15.5	400	20,848	771	47.1	7.8	600	16,407	600	48.4	43.4
1976 - 1985	200	21,050	812	47.8	14.0	**	**	**	**	**	200	19,012	734	48.5	37.2
1986 - 1990	200	21,315	759	46.8	20.0	**	**	**	**	**	100	18,264	632	46.0	39.0
1991 - 1995	200	22,819	766	43.4	23.8	100	24,507	873	45.7	18.2	100	21,454	681	43.4	33.8
1996 - 2001	400	19,231	720	49.2	35.2	**	**	**	**	**	300	18,703	716	51.1	43.8

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	Households In Core Housing Need														
	Total					Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Saint John															
All Households	6,400	13,445	491	46.9	13.9	2,000	14,126	533	47.8	6.2	4,500	13,146	472	46.4	30.4
Non-immigrants	6,200	13,402	490	46.9	14.0	1,900	13,957	534	48.2	6.3	4,300	13,162	471	46.2	30.5
Immigrants	300	14,382	511	46.8	10.8	**	**	**	**	**	200	12,728	512	48.9	28.8
pre-1976	200	14,959	521	43.4	9.7	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Saguenay															
All Households	7,600	12,057	466	49.0	12.9	1,800	13,596	550	50.8	4.8	5,800	11,571	439	48.5	27.0
Non-immigrants	7,500	12,052	465	49.0	12.9	1,800	13,577	551	50.8	4.8	5,700	11,569	439	48.4	27.1
Immigrants	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
pre-1976	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Quebec															
All Households	38,300	13,262	513	49.1	13.6	8,200	15,612	620	49.7	5.1	30,100	12,620	484	48.9	24.5
Non-immigrants	36,800	13,253	512	49.1	13.4	8,000	15,559	619	49.8	5.1	28,800	12,615	484	48.9	24.4
Immigrants	1,400	13,449	509	48.3	17.6	200	17,435	652	46.5	6.1	1,200	12,669	478	48.7	28.1
pre-1976	500	14,419	545	48.6	14.2	100	18,292	618	41.3	5.5	300	12,940	509	51.3	34.3
1976 - 1985	300	12,505	483	48.8	18.3	**	**	**	**	**	200	11,651	447	48.6	31.1
1986 - 1990	200	12,601	480	47.7	16.9	**	**	**	**	**	100	12,600	474	48.9	20.0
1991 - 1995	200	14,129	514	46.7	16.2	**	**	**	**	**	100	13,621	440	42.5	21.4
1996 - 2001	400	12,924	489	49.2	25.7	**	**	**	**	**	400	12,612	482	49.7	28.8
Sherbrooke															
All Households	8,900	12,192	475	49.3	14.1	1,600	14,526	585	50.4	4.7	7,300	11,700	452	49.1	24.7
Non-immigrants	8,300	12,158	475	49.4	13.8	1,500	14,351	584	50.9	4.5	6,800	11,698	452	49.2	24.5
Immigrants	500	12,852	475	47.0	18.7	100	17,098	629	42.3	8.0	400	11,798	443	48.2	27.9
pre-1976	200	15,069	530	43.3	18.1	**	**	**	**	**	100	13,178	467	46.2	31.8
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	100	11,046	452	50.2	28.7	**	**	**	**	**	100	10,988	438	51.1	30.7
Trois-Rivières															
All Households	8,300	11,492	433	48.1	14.8	1,600	12,539	504	50.8	5.0	6,700	11,234	416	47.4	28.5
Non-immigrants	8,200	11,505	434	48.1	14.8	1,600	12,602	506	50.6	5.0	6,600	11,237	416	47.3	28.6
Immigrants	100	10,809	408	47.4	14.8	**	**	**	**	**	**	**	**	**	**
pre-1976	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Montreal															
All Households	205,800	14,108	552	50.2	15.3	41,500	17,400	694	49.9	6.0	164,300	13,277	516	50.2	25.2
Non-immigrants	148,700	13,995	547	50.0	14.1	28,600	17,099	680	50.2	5.2	120,100	13,257	515	50.0	24.0
Immigrants	54,000	14,564	571	50.4	19.3	12,800	18,104	724	49.6	9.3	41,300	13,467	523	50.7	29.0
pre-1976	21,000	15,513	607	49.3	15.9	8,900	17,718	685	48.0	9.8	12,100	13,899	550	50.3	29.1
1976 - 1985	8,500	14,952	583	50.0	17.3	1,900	18,869	799	52.8	7.8	6,600	13,803	520	49.2	27.0
1986 - 1990	6,600	14,336	573	52.1	20.9	900	19,028	845	55.3	7.8	5,800	13,645	533	51.6	27.8
1991 - 1995	8,200	14,078	542	50.4	22.9	800	19,206	827	53.9	8.9	7,400	13,542	512	50.1	27.4
1996 - 2001	9,800	12,754	502	51.9	30.6	400	18,917	771	49.3	10.5	9,400	12,506	492	52.0	33.3
Ottawa-Gatineau															
All Households	62,900	21,961	762	45.8	15.7	19,000	27,489	942	44.5	7.6	43,900	19,560	684	46.4	29.6
Non-immigrants	45,800	21,609	749	45.8	14.4	14,000	27,236	925	44.3	6.9	31,700	19,120	671	46.6	27.6
Immigrants	16,400	23,012	794	45.4	20.7	5,000	28,206	986	45.1	10.5	11,500	20,759	711	45.6	36.0
pre-1976	5,500	23,346	812	44.7	15.1	2,800	26,626	905	43.4	9.6	2,700	19,992	716	46.0	36.6
1976 - 1985	2,300	25,020	840	43.5	18.8	800	29,780	1,070	46.6	10.5	1,500	22,375	709	41.7	33.5
1986 - 1990	2,300	23,604	809	46.5	24.5	600	30,738	1,139	50.9	12.3	1,800	21,341	707	45.3	36.0
1991 - 1995	3,100	22,662	751	44.9	28.6	500	30,810	1,009	41.9	13.6	2,600	21,034	698	45.4	36.6
1996 - 2001	3,200	20,863	760	47.8	31.6	300	29,375	1,180	51.0	13.1	2,900	20,040	719	47.5	36.5
Ottawa															
All Households	50,600	23,772	810	44.8	16.9	15,800	29,746	1,001	43.6	8.4	34,800	21,064	724	45.5	31.1
Non-immigrants	34,600	23,904	811	44.7	15.3	11,100	30,091	1,000	43.2	7.7	23,500	20,989	722	45.4	28.9
Immigrants	15,300	23,585	809	45.1	21.2	4,700	28,932	1,004	44.6	10.8	10,600	21,245	723	45.2	36.8
pre-1976	5,200	23,781	828	44.8	15.4	2,600	27,284	925	43.4	9.7	2,600	20,219	727	46.3	37.7
1976 - 1985	2,200	25,634	857	43.1	19.6	800	30,571	1,100	45.9	11.1	1,400	22,868	724	41.5	34.1
1986 - 1990	2,200	24,173	816	45.9	25.5	500	31,732	1,138	49.2	13.0	1,700	21,794	714	44.7	36.9
1991 - 1995	2,900	23,137	758	44.1	30.1	500	31,805	1,034	40.9	14.2	2,500	21,434	705	44.8	38.6
1996 - 2001	2,900	21,675	784	47.4	31.3	300	29,500	1,165	50.2	14.0	2,600	20,849	743	47.1	36.1

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	Households In Core Housing Need														
	Total					Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Gatineau															
All Households	12,300	14,531	562	49.8	12.4	3,300	16,585	654	48.7	5.2	9,100	13,790	529	50.1	24.8
Non-immigrants	11,200	14,488	559	49.6	12.1	3,000	16,519	648	48.3	5.0	8,200	13,757	528	50.0	24.5
Immigrants	1,100	15,174	594	50.5	15.7	300	17,316	720	51.0	7.3	800	14,352	549	50.3	28.0
pre-1976	400	16,969	590	43.4	11.8	200	17,381	617	43.6	7.8	200	16,513	543	43.1	26.6
1976 - 1985	100	15,002	578	50.3	11.3	**	**	**	**	**	**	**	**	**	**
1986 - 1990	100	16,155	700	56.5	16.3	**	**	**	**	**	100	15,252	608	53.8	26.1
1991 - 1995	100	13,804	619	59.1	15.5	**	**	**	**	**	100	13,176	581	57.8	18.5
1996 - 2001	300	13,387	543	51.9	35.2	**	**	**	**	**	300	13,166	519	52.0	39.7
Kingston															
All Households	9,900	18,634	684	47.4	17.9	3,100	22,555	816	46.4	8.7	6,800	16,829	621	47.8	35.4
Non-immigrants	8,500	18,469	678	47.5	18.4	2,600	22,311	810	46.7	8.7	5,900	16,797	619	47.9	35.6
Immigrants	1,300	19,819	725	46.3	15.4	500	23,819	849	45.0	8.3	800	17,165	643	47.4	34.4
pre-1976	900	20,433	715	43.7	14.1	400	23,612	800	42.6	7.9	500	17,794	637	45.1	40.7
1976 - 1985	100	19,232	721	49.5	13.4	**	**	**	**	**	**	**	**	**	**
1986 - 1990	100	19,630	815	51.6	21.2	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	100	17,894	704	52.5	24.5	**	**	**	**	**	100	15,306	622	54.3	28.9
Oshawa															
All Households	14,500	21,531	814	48.2	14.4	5,900	24,737	967	48.8	7.6	8,700	19,363	711	47.9	36.6
Non-immigrants	11,000	21,476	806	48.3	14.1	4,000	25,216	984	49.3	6.8	7,000	19,345	707	47.8	35.7
Immigrants	3,600	21,742	840	47.9	15.6	1,900	23,695	935	47.8	10.0	1,600	19,521	735	48.2	41.0
pre-1976	2,500	20,653	781	47.2	15.3	1,400	21,853	820	45.8	9.9	1,100	19,191	734	48.6	45.6
1976 - 1985	500	24,872	972	48.9	15.1	300	27,735	1,110	50.4	10.7	200	21,016	760	48.2	33.9
1986 - 1990	200	24,388	968	48.8	13.8	100	29,271	1,344	56.2	8.5	100	19,553	681	43.9	33.8
1991 - 1995	200	23,221	963	48.8	17.6	**	**	**	**	**	100	20,388	760	47.2	34.5
1996 - 2001	100	23,775	1,022	55.0	24.4	**	**	**	**	**	**	**	**	**	**
Toronto															
All Households	315,000	25,152	925	46.9	20.3	121,000	29,554	1,132	47.9	12.1	194,000	22,408	796	46.3	35.5
Non-immigrants	118,900	24,966	914	46.8	16.4	42,200	29,526	1,102	46.6	8.9	76,700	22,460	811	46.9	30.3
Immigrants	191,400	25,331	933	46.9	23.6	78,300	29,579	1,149	48.5	14.8	113,100	22,391	783	45.7	40.0
pre-1976	68,400	23,812	867	46.0	18.6	36,500	26,164	957	45.8	12.5	31,900	21,127	763	46.3	42.1
1976 - 1985	26,900	26,185	955	45.7	21.5	11,000	32,342	1,272	49.5	13.2	15,900	21,933	734	43.0	38.1
1986 - 1990	26,100	26,654	968	46.2	24.5	9,900	33,332	1,329	50.3	15.7	16,200	22,598	747	43.8	37.1
1991 - 1995	33,800	26,762	966	46.0	28.9	12,200	32,802	1,318	50.5	20.8	21,600	23,357	767	43.5	37.1
1996 - 2001	36,200	25,275	987	50.6	38.3	8,800	31,622	1,356	54.0	27.9	27,400	23,246	868	49.6	43.5
Hamilton															
All Households	40,000	19,448	714	46.7	16.6	14,800	22,764	840	46.1	8.8	25,200	17,492	639	47.1	34.7
Non-immigrants	26,600	19,534	723	47.0	15.9	9,200	23,387	870	46.4	8.0	17,400	17,499	645	47.4	33.6
Immigrants	13,000	19,373	699	46.0	17.8	5,600	21,768	788	45.6	10.6	7,400	17,540	631	46.4	36.8
pre-1976	8,100	19,059	685	45.1	16.4	4,300	20,604	726	44.1	10.7	3,800	17,325	639	46.2	41.0
1976 - 1985	1,200	20,827	780	48.0	15.5	600	23,910	939	49.6	10.1	700	18,143	647	46.6	29.5
1986 - 1990	1,000	21,152	739	45.1	17.6	300	26,476	1,043	51.1	8.7	700	18,945	612	42.3	30.8
1991 - 1995	1,300	20,125	703	46.8	23.1	300	26,537	1,008	50.3	12.7	900	17,818	593	45.5	32.7
1996 - 2001	1,400	17,925	679	50.0	31.1	100	26,978	1,015	47.7	12.5	1,200	16,853	639	50.1	37.7
St. Catharines-Niagara															
All Households	23,500	17,512	648	47.0	16.4	9,700	18,785	696	46.6	9.1	13,800	16,622	613	47.4	37.3
Non-immigrants	17,800	17,642	655	47.4	16.4	6,700	19,238	722	47.2	8.5	11,100	16,678	614	47.4	37.3
Immigrants	5,600	17,187	626	46.2	16.2	3,000	17,782	640	45.3	10.8	2,600	16,510	609	47.2	37.3
pre-1976	4,200	16,876	609	45.6	15.7	2,500	17,293	604	44.1	11.0	1,700	16,273	617	47.6	41.1
1976 - 1985	400	18,157	698	48.4	13.5	200	19,087	797	51.7	8.7	200	17,203	595	44.9	31.9
1986 - 1990	300	17,625	646	47.6	18.4	100	20,356	783	50.8	9.2	200	16,395	585	45.0	32.8
1991 - 1995	300	18,847	656	46.3	18.9	100	23,818	930	44.6	11.0	200	16,412	542	47.2	29.5
1996 - 2001	300	18,037	689	50.4	25.7	100	19,473	862	56.1	14.7	300	17,622	625	47.8	32.7
Kitchener															
All Households	20,600	19,307	728	48.1	13.9	6,900	22,378	857	47.7	6.9	13,700	17,767	664	48.3	28.7
Non-immigrants	14,200	19,418	733	48.2	13.3	4,600	22,708	867	47.5	6.4	9,600	17,853	669	48.5	27.4
Immigrants	6,200	19,106	719	47.7	15.5	2,300	21,718	838	48.1	8.1	4,000	17,605	649	47.5	32.6
pre-1976	3,400	18,698	683	46.1	15.1	1,500	20,652	745	45.4	8.3	1,900	17,161	633	46.7	41.7
1976 - 1985	800	20,234	816	50.6	13.9	400	23,808	1,043	55.0	8.2	500	17,561	644	47.3	28.7
1986 - 1990	600	20,848	789	47.7	13.7	200	24,448	1,029	50.6	8.0	400	18,832	666	46.8	23.3
1991 - 1995	600	18,887	700	47.8	16.2	100	22,309	938	50.8	6.3	500	18,041	650	46.6	25.4
1996 - 2001	800	18,561	731	51.4	22.9	**	**	**	**	**	700	17,885	693	51.6	29.2
London															
All Households	27,100	17,687	664	48.1	16.6	7,600	21,453	806	46.9	7.2	19,500	16,214	608	48.6	33.4
Non-immigrants	20,100	17,630	657	48.0	16.1	5,500	21,548	794	46.4	6.9	14,600	16,161	604	48.7	32.1
Immigrants	6,800	17,912	685	48.3	18.0	2,100	21,180	830	47.9	8.3	4,600	16,424	619	48.4	38.7
pre-1976	3,700	17,837	672	46.8	15.4	1,400	20,017	736	44.9	7.8	2,200	16,425	630	48.0	41.5
1976 - 1985	600	18,991	758	48.5	14.5	200	23,769	1,011	51.5	6.9	400	16,536	614	47.0	31.6
1986 - 1990	700	19,150	748	47.9	18.8	200	23,143	1,094	58.4	9.8	500	17,589	612	44.2	29.6
1991 - 1995	900	17,805	650	48.6	26.2	100	25,463	1,007	48.2	10.4	600	16,240	578	48.3	38.8
1996 - 2001	900	16,597	676	53.7	38.9	100	22,652	1,030	58.2	21.5	800	15,760	626	53.1	43.7

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	Households In Core Housing Need														
	Total					Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Windsor															
All Households	17,200	18,486	693	48.0	15.2	6,500	21,179	791	47.0	7.9	10,600	16,832	634	48.7	35.1
Non-immigrants	12,100	18,440	697	48.3	14.7	4,400	21,301	801	47.5	7.3	7,700	16,812	639	48.8	35.0
Immigrants	5,000	18,636	686	47.2	16.6	2,200	20,959	772	46.0	9.7	2,800	16,878	619	48.1	35.6
pre-1976	2,500	18,019	653	45.4	14.5	1,400	19,302	687	44.3	9.6	1,100	16,280	608	47.0	46.1
1976 - 1985	500	19,886	761	49.3	13.4	200	23,808	941	51.4	8.5	300	16,301	595	47.3	28.3
1986 - 1990	500	20,242	764	48.6	17.3	200	22,959	924	51.6	9.0	300	18,878	683	47.9	32.3
1991 - 1995	600	18,861	682	47.3	19.0	200	24,124	897	50.6	10.5	400	16,580	580	46.4	29.9
1996 - 2001	900	18,684	695	50.2	27.8	100	26,588	989	46.0	14.8	800	17,245	642	51.0	33.2
Greater Sudbury															
All Households	9,900	15,767	588	47.5	16.4	3,000	18,018	688	48.0	7.5	6,800	14,761	545	47.3	34.8
Non-immigrants	9,000	15,743	586	47.5	16.7	2,600	18,222	695	48.2	7.3	6,300	14,729	541	47.3	34.9
Immigrants	900	16,059	614	47.8	14.7	400	16,817	640	47.7	9.3	500	15,319	589	47.8	33.8
pre-1976	700	16,377	617	47.1	14.2	400	17,001	632	46.1	8.8	400	15,761	611	48.2	37.0
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Thunder Bay															
All Households	7,300	16,732	605	45.7	15.5	2,700	18,941	680	44.6	7.7	4,700	15,481	561	46.3	37.5
Non-immigrants	6,200	16,637	605	46.0	15.6	2,100	19,287	700	45.0	7.1	4,200	15,337	557	46.5	37.2
Immigrants	1,100	17,249	605	44.3	15.4	600	17,776	613	43.4	10.0	500	16,630	594	45.4	40.0
pre-1976	900	17,148	588	43.4	15.2	500	17,694	590	42.2	10.0	400	16,461	585	44.8	43.5
1976 - 1985	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
Winnipeg															
All Households	38,400	15,736	541	44.8	14.8	12,000	18,980	634	42.7	7.0	26,400	14,258	498	45.7	30.4
Non-immigrants	31,200	15,617	535	44.8	15.1	9,000	18,930	627	42.6	6.7	22,100	14,266	498	45.6	30.9
Immigrants	7,100	16,330	564	44.3	13.7	3,000	19,131	653	43.1	8.1	4,100	14,285	498	45.2	28.0
pre-1976	4,100	16,246	555	43.1	13.9	2,000	17,971	598	41.7	8.5	2,100	14,665	515	44.4	32.6
1976 - 1985	1,000	17,483	624	46.6	10.8	500	20,979	759	46.6	7.1	500	14,085	493	46.7	21.3
1986 - 1990	600	16,354	574	44.8	12.0	200	19,580	752	49.4	6.7	400	14,401	475	42.7	22.5
1991 - 1995	600	16,573	562	45.6	13.8	200	24,430	800	41.2	7.1	400	13,465	470	47.9	21.5
1996 - 2001	800	15,057	518	46.2	23.6	100	22,427	749	43.5	10.2	700	13,624	474	47.1	31.6
Regina															
All Households	10,100	15,760	573	47.9	13.7	3,200	19,041	650	44.2	6.3	6,800	14,212	537	49.7	30.7
Non-immigrants	9,200	15,807	577	48.0	13.8	2,800	19,265	660	44.2	6.1	6,400	14,279	539	49.7	31.1
Immigrants	900	15,381	540	46.8	13.1	400	17,631	567	43.9	8.1	500	13,414	510	49.5	27.5
pre-1976	500	16,048	519	42.7	12.0	300	17,524	527	40.1	8.5	200	13,913	520	46.4	28.4
1976 - 1985	100	16,013	609	51.8	10.1	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	100	12,000	473	53.9	27.7	**	**	**	**	**	100	12,081	471	51.3	34.2
Saskatoon															
All Households	11,700	14,666	575	50.3	13.8	3,300	16,777	659	49.7	5.9	8,400	13,837	542	50.5	29.4
Non-immigrants	10,500	14,718	575	50.0	13.8	2,900	16,860	665	49.9	5.8	7,600	13,889	540	50.1	29.5
Immigrants	1,100	14,177	573	52.4	13.4	400	16,108	610	49.3	6.7	700	13,181	563	54.4	27.9
pre-1976	500	14,301	536	48.5	12.1	200	15,324	546	46.8	6.6	300	13,571	529	49.6	28.9
1976 - 1985	200	16,834	709	53.5	11.5	**	**	**	**	**	**	**	**	**	**
1986 - 1990	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1991 - 1995	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**
1996 - 2001	200	13,395	590	55.3	21.8	**	**	**	**	**	200	12,609	537	55.4	27.6
Calgary															
All Households	45,800	21,608	812	47.8	13.4	19,600	24,151	941	49.0	8.0	26,100	19,695	714	46.8	26.9
Non-immigrants	33,200	21,611	811	47.7	12.8	13,000	24,295	950	49.2	7.2	20,100	19,877	720	46.7	26.0
Immigrants	12,300	21,653	816	47.8	15.1	6,600	23,878	922	48.4	10.4	5,800	19,109	694	47.1	31.1
pre-1976	4,700	20,707	760	45.9	12.6	2,800	22,262	812	45.4	8.9	1,900	18,363	681	46.8	32.1
1976 - 1985	2,600	23,189	867	46.9	14.2	1,500	24,982	986	49.1	10.3	1,100	20,819	712	44.1	28.4
1986 - 1990	1,300	22,241	862	50.0	16.2	700	24,415	988	51.6	11.8	600	19,688	714	48.2	28.6
1991 - 1995	1,500	22,102	841	48.7	15.7	900	24,797	988	50.6	12.2	700	18,605	657	46.1	25.3
1996 - 2001	2,300	21,212	827	50.7	26.6	700	26,247	1,082	52.8	16.7	1,500	18,769	703	49.7	37.5
Edmonton															
All Households	45,600	17,813	653	46.9	13.5	16,400	20,962	777	46.9	7.2	29,200	16,044	582	46.9	26.4
Non-immigrants	34,700	17,760	650	47.1	13.1	11,800	20,940	774	47.0	6.7	22,900	16,122	587	47.1	25.6
Immigrants	10,600	18,063	660	46.4	14.5	4,600	21,013	783	46.7	8.7	6,000	15,813	566	46.1	29.7
pre-1976	4,800	18,257	652	44.7	13.0	2,500	20,219	722	44.6	8.4	2,300	16,138	576	44.7	32.7
1976 - 1985	2,200	18,656	683	46.5	13.4	900	21,860	821	48.4	7.7	1,300	16,341	582	45.2	28.9
1986 - 1990	1,100	17,830	660	46.8	15.1	400	22,061	871	48.0	7.8	700	15,713	553	45.8	29.2
1991 - 1995	1,300	18,517	691	47.4	17.5	600	22,226	878	49.7	13.1	700	15,445	537	45.5	24.3
1996 - 2001	1,200	15,925	619	51.3	22.9	200	21,382	916	54.9	11.5	1,000	14,707	550	50.3	29.4

Appendix Table 3: Households in Core Housing Need - Household Count, Average Household Incomes, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Period of Immigration and Tenure, 2001 (continued)

	Total					Households In Core Housing Need									
						Owned					Rented				
	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need	Total	Average Income	Average Shelter Cost	Average STIR	Incidence of Core Housing Need
	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)	(#)	($)	($)	(%)	(%)
Abbotsford															
All Households	6,500	18,082	748	51.2	13.7	2,500	20,242	874	52.0	7.4	4,000	16,720	668	50.7	29.8
Non-immigrants	4,800	17,849	730	51.1	13.6	1,700	19,869	836	51.1	6.8	3,100	16,760	675	51.1	29.9
Immigrants	1,800	18,696	794	51.6	13.7	900	20,918	946	53.9	8.8	900	16,578	649	49.3	29.9
pre-1976	1,000	17,425	709	50.8	13.4	500	18,782	772	50.4	8.1	500	16,027	637	50.6	39.8
1976 - 1985	300	17,470	753	52.2	14.9	100	20,515	975	55.5	7.8	200	15,428	603	48.5	33.3
1986 - 1990	200	23,793	1,120	56.7	15.9	**	**	**	**	**	**	**	**	**	**
1991 - 1995	200	24,175	1,135	55.1	11.8	100	27,809	1,395	57.0	11.4	**	**	**	**	**
1996 - 2001	100	18,473	758	49.6	16.0	**	**	**	**	**	**	**	**	**	**
Vancouver															
All Households	131,900	20,774	813	49.5	18.6	48,000	24,324	974	49.1	10.9	83,800	18,741	719	49.7	31.6
Non-immigrants	70,700	20,115	772	49.0	16.9	20,500	24,087	919	46.9	8.2	50,300	18,497	713	49.9	29.7
Immigrants	59,400	21,604	860	49.8	21.1	27,200	24,538	1,015	50.7	14.3	32,100	19,118	727	49.1	35.3
pre-1976	19,800	20,187	764	47.4	16.2	9,600	23,087	858	45.6	10.3	10,100	17,429	673	49.1	36.0
1976 - 1985	8,400	23,328	928	49.4	18.4	4,100	27,189	1,152	52.2	12.6	4,400	19,734	718	46.7	32.4
1986 - 1990	7,000	22,860	922	50.6	22.1	3,300	26,452	1,124	52.6	15.7	3,700	19,736	744	48.9	34.4
1991 - 1995	11,200	22,383	908	50.7	24.9	5,900	24,511	1,052	52.8	20.7	5,400	20,057	750	48.4	31.9
1996 - 2001	13,000	21,291	888	52.8	35.0	4,400	23,893	1,103	56.5	29.0	8,600	19,943	775	50.9	39.2
Victoria															
All Households	20,600	18,927	740	49.7	16.2	6,700	22,539	882	48.2	8.1	14,000	17,210	673	50.5	30.8
Non-immigrants	16,000	18,987	743	49.9	16.4	4,700	23,047	908	48.7	7.8	11,300	17,310	674	50.4	30.4
Immigrants	4,500	18,698	734	49.5	15.4	2,000	21,246	820	47.3	9.1	2,600	16,774	669	51.0	33.0
pre-1976	3,100	18,295	714	48.9	14.9	1,400	20,016	758	46.5	8.6	1,700	16,897	678	50.9	37.0
1976 - 1985	600	19,189	749	49.2	14.6	200	24,501	946	46.9	8.1	400	15,900	629	49.9	28.0
1986 - 1990	300	22,419	916	49.2	15.9	100	25,707	1,070	49.7	12.1	100	19,105	757	48.8	23.3
1991 - 1995	300	18,196	779	55.5	18.0	100	22,121	979	55.3	11.0	200	15,962	648	55.7	29.3
1996 - 2001	300	19,245	721	51.3	22.9	100	25,022	919	48.2	18.4	200	16,468	646	51.2	26.0

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.
Percentages were derived from non-rounded counts.
** Estimates of housing conditions are provided where there are a total of 100 or more households.
Please refer to the Definitions at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

According to the National Occupancy Standard (see Core Housing Need in Canada, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Acknowledgements

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